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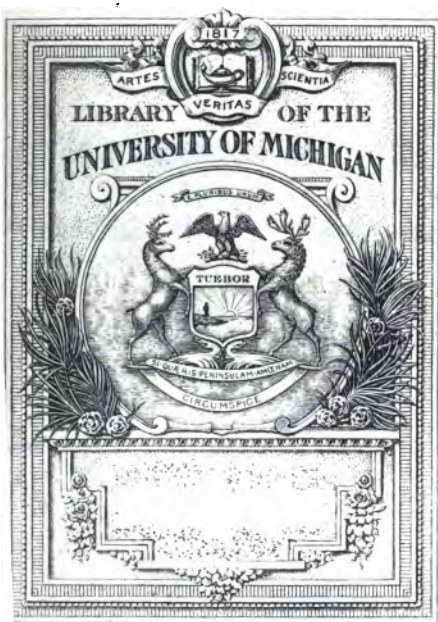
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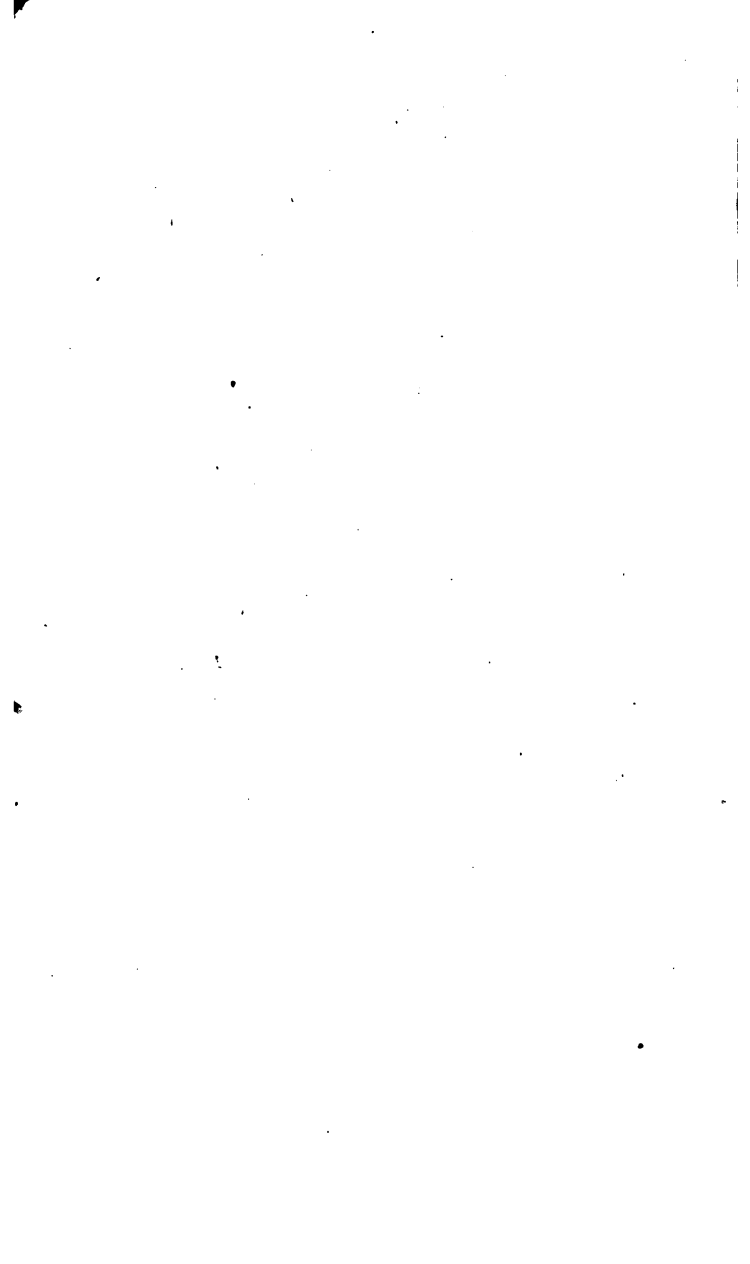
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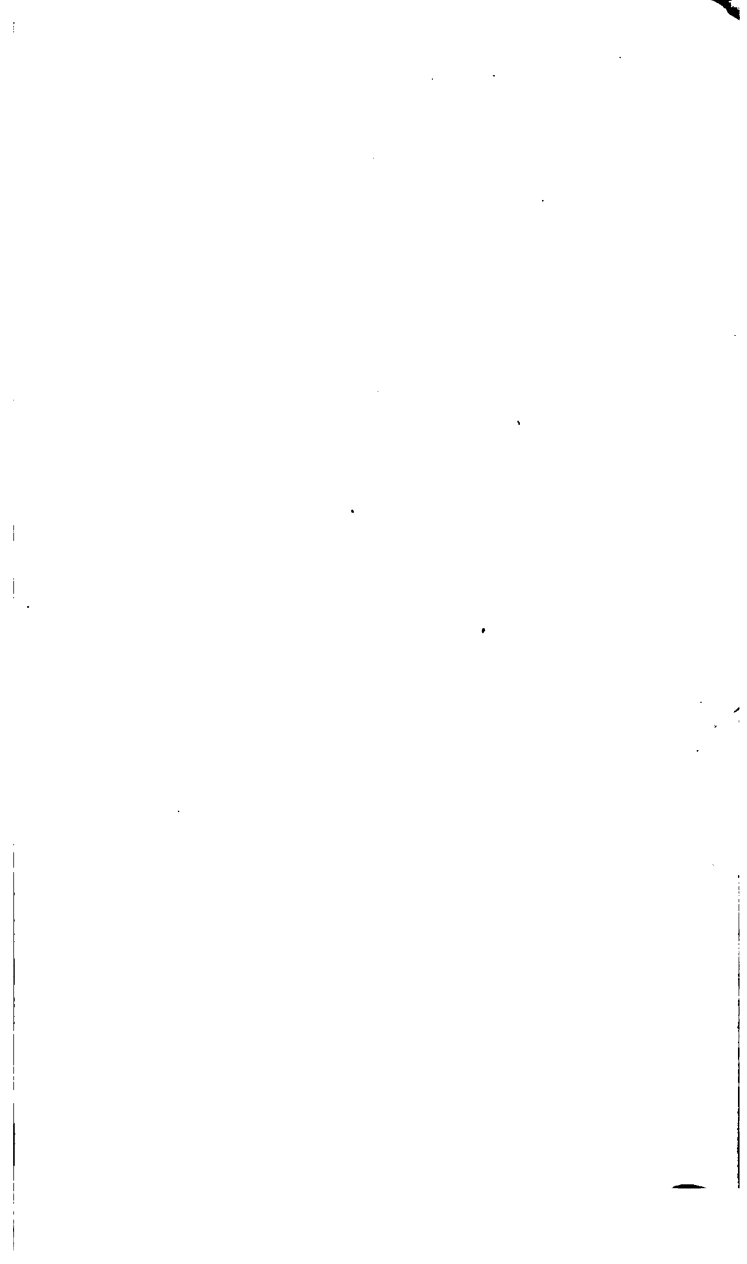


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J. H. Hittcraft.

"Uses a known truth to pass a thousand nothings with."

Flitcraft, Allen J.

FOURTEENTH ANNUAL EDITION

FEBRUARY, 1901.

LIFE INSURANCE MANUAL

Application Agreements and Complete Policy Forms

OF

THE LIFE INSURANCE COMPANIES OF AMERICA

Forty-Nine Life Insurance Companies in America

WITH

**NONFORFEITURE LAWS OF CALIFORNIA, COLORADO,
KENTUCKY, MAINE, MASSACHUSETTS, MICHIGAN,
MISSOURI, NEW JERSEY AND NEW YORK.**

FOR AGENTS' USE.

PUBLISHED BY

A. J. FLITCRAFT,

609-615 Maple Avenue, Oak Park, Ill., U. S. A.

FOURTEENTH ANNUAL EDITION

LIFE INSURANCE MANUAL

Application Agreements and Complete Policy Forms

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NEW YORK

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Rev. Mr. L. H. L. 19-1934

COMPANIES.

COMMENCED BUSINESS

Etna, of Hartford, Conn.	January, 1850
Bankers Life, Lincoln, Neb.	May, 1887
Bankers Life, New York.	March, 1869
Berkshire, of Pittsfield, Mass.	September, 1851
Brooklyn, of New York.	July, 1864
Canada Life, Toronto, Ontario.	August, 1847
Confederation Life, Toronto, Canada.	October, 1871
Connecticut General, of Hartford, Conn.	October, 1865
Connecticut Mutual, of Hartford, Conn.	October, 1846
Equitable, of Des Moines, Ia.	February, 1867
Equitable, of New York.	July, 1859
Fidelity Mutual, Philadelphia, Pa.	January, 1879
Franklin Life, Springfield, Ill.	July, 1884
Germania, of New York.	July, 1860
Hartford Life, Hartford, Conn.	April, 1867
Home, of New York.	May, 1860
Illinois Life, Chicago, Ill.	October, 1899
John Hancock, of Boston, Mass.	December, 1862
Kansas Mutual Life, of Topeka, Kan.	January, 1882
Manhattan, of New York.	August, 1850
Maryland Life, Baltimore, Maryland.	July, 1865
Massachusetts Mutual, of Springfield, Mass.	August, 1851
Metropolitan Life, of New York.	January, 1867
Michigan Mutual, of Detroit, Mich.	August, 1867
Mutual Benefit, of Newark, N. J.	April, 1845
Mutual Life, of Kentucky.	June, 1866
Mutual Life, of New York.	February, 1848
National, of Montpelier, Vt.	February, 1850
National Life U. S. A., Chicago, Ill.	August, 1868
New England Mutual, of Boston, Mass.	December, 1843
New York Life, of New York.	April, 1845
North American, Toronto, Canada.	January, 1881
Northwestern Mutual, of Milwaukee, Wis.	November, 1858
Pacific Mutual, of California.	January, 1868
Penn Mutual, of Philadelphia, Pa.	May, 1847
Phoenix Mutual, of Hartford, Conn.	May, 1851
Provident Life and Trust Co., of Philadelphia, Pa.	June, 1865
Provident Savings Life Assurance Society, of New York.	Aug., 1875
Prudential Insurance Co., America, Newark, N. J.	January, 1876
Royal Union Mutual Life, Des Moines, Ia.	March, 1886
Security Mutual Life, Binghamton, N. Y.	January, 1887
Security Trust and Life Insurance Co., New York.	July, 1895
Sun Life, Montreal, Canada.	May, 1871
State Mutual, of Worcester, Mass.	June, 1845
Travelers, of Hartford, Conn.	July, 1866
Union Central, of Cincinnati, Ohio.	March, 1867
Union Mutual, of Portland, Me.	October, 1849
United States, of New York.	March, 1850
Washington, of New York.	February, 1860

RENEWABLE TERM POLICY.

No. 964,317.

AGE 31

**ÆTNA LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.**

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$189.80

This Policy of Insurance Witnesseth; that the Ætina Life Insurance Company, in consideration of the statements, answers and warranties contained in or endorsed upon the application for this Policy, which application is copied hereon and made a part of this contract, and in further consideration of the Annual Premium of *One Hundred Eighty-nine Dollars and Eighty Cents* to be paid to it at or before five o'clock P. M., of the *First day of January* in each and every year during the continuance of this Policy hereby insures the life of *Henry Brown*, hereinafter called the Insured, of *Oak Park*, County of *Cook*, State of *Illinois*, for the term of *Ten Years* from the date hereof, ending on the *First day of January, 1911*, at five o'clock P. M., in the sum of *Ten Thousand Dollars*; payable on the surrender and discharge of this Policy at the Home Office of said Company in *Hartford, Conn.*, on receipt and approval of proofs of the death of the said Insured during the continuance of this Policy, and any indebtedness to said Company on account of this Policy or any premium for the current year remaining unpaid shall first be deducted therefrom.

The said sum insured shall be payable to his wife, *Mary Brown*, or in event of her death before this, to his executors, administrators, or assigns.

The beneficiary above designated may be changed at any time during the continuance of this Policy, provided the Policy is not then assigned and is then returned to said Company with a request for such change legally executed by the Insured on a form to be furnished by said Company for that purpose.

After one year from the date hereof, all matured premiums having been paid, as herein required, and the age correctly stated in the application, this Policy shall be indisputable except for Army or Naval service without a permit.

This Policy is issued and accepted subject to the conditions, provisions, and benefits printed on the reverse of this page, which are hereby referred to and made a part hereof.

In Witness Whereof, the said Etna Life Insurance Company has by its President and Secretary (or Assistant Secretary) signed and executed this contract in the City of Hartford, and State of Connecticut, this first day of January, 1901.

J. L. ENGLISH,

Secretary.

M. G. BULKLEY,

President.

CONDITIONS, PROVISIONS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Section 1. This Policy shall not take effect until the first premium hereon shall have been actually paid during the life-time and good health of the Insured and within sixty days from the date hereof, a receipt for which payment shall be the delivery of this Policy; if any subsequent premium be not paid when due then this Policy shall cease and determine subject to the nonforfeiting features hereinafter described; except that a grace of thirty days, during which time the policy remains in full force, will be allowed for the payment of any premium; after the first, provided that with the payment of such premium interest is also paid thereon for the days of grace taken; but for any reckoning hereinafter named the time when a premium becomes due shall be the day stipulated therefor on the first page hereof. No premium shall be considered paid unless a receipt shall be given therefor signed by an executive officer of said Company and if any obligation given in payment or part payment of any premium is not paid when due, this Policy shall then cease and be treated as if no such obligation had been given.

Grace in payment of premium.

Condition applicable under the first year only.

Section 2. If the Insured shall, within one year from the date hereof, commit suicide, while sane or insane, or be or become intemperate, or during the months of July, August, September or October, within said one year shall travel or reside south of the 33d degree of north latitude, or shall at any time within said one year travel or reside north of the 60th degree of north latitude, then in each and every of the foregoing cases this Policy shall be null and void.

Service in Army or Navy.

Section 3. If the Insured shall at any time be engaged in army or naval service without a permit therefor signed by an executive officer of said Company, then this Policy shall be null and void, but after one year from the date hereof and, before such service is entered upon, a permit therefor will be granted, if requested, in consideration of an extra premium of not exceeding two and one-half per cent of the sum insured, payable annually in advance.

How Term of Insurance may be renewed.

Section 4. At the expiration of any term of ten years from the date of this Policy, the surplus under this insurance will be applied toward reducing the premium for the new term, at the rate of the age then attained by the Insured, to the premium charged in the expiring term, and, if sufficient for that purpose, this insurance may be continued during such new term by payment of the premium herein named in each and every year at or before the times herein provided for the payment of premiums. Should such surplus be insufficient to reduce the new premium for the age then attained to the rate charged in the expiring term, the renewal of this insurance shall require, in addition to the payment of the necessary premium, the return to the Company of this Policy before its expiration, and the issue of a new one, without medical reexamination. Said new policy will be written for the same amount as the expiring one, but will require the premium for the age then attained by the Insured, after applying the surplus as above provided, or, at the request of the Insured, it will be written for a correspondingly smaller amount,

as the premium previously charged. This new term or Policy will commence, and the first premium thereon become due, at the expiration of the last preceding term, and will cover a period of ten years, unless the Insured has at the commencement of such new term, attained the insuring age of seventy years (nearest age), in which case the new term or Policy will cover the remainder of life and will not be entitled to participation in the surplus.

Nonfor-
feiture
Provision.

SECTION 5. When the entire premiums upon this Policy for five or more years have been paid, and default occurs in the payment of any subsequent premium, it shall be optional with the Insured to receive in cash, two-thirds of the accumulations (reserve and surplus) that may then have accrued from the payment of premiums for entire years only, or a Paid-up Nonparticipating Stock Life Policy for such an amount as the whole of said accumulations will purchase at the age then attained by the Insured, used as a single net premium at the Actuaries' rate of mortality, and 4 per cent interest; *Provided*, in either case, this Policy be surrendered; and the Paid-up Policy or cash amount applied for within twelve months from the time when the first unpaid premium became due; but if not surrendered within the said twelve months, then this Policy shall become and be null and void. If the Insured has attained the insuring age of seventy years or more, when any renewable term of ten years under this insurance expires, and if, in accordance with the foregoing stipulation and provision, he is entitled to a cash surrender value, he may then, at his option, receive the whole of said accumulations in cash or the Paid-up Policy, as above provided.

How this
may be ex-
changed for
a Whole Life
or Endow-
ment Policy.

SECTION 6. This Policy may, at any anniversary of the date of its issue, be exchanged for a Whole Life or Endowment Policy of the same amount upon any such rates then in use by the Company, and the entire accumulation of reserve and surplus under this Policy will be applied toward payment of the premiums under such new Policy, but in order to secure any such change, application for said new Policy must be made and the first premium thereon paid at or before the expiration of this Policy, and before default occurs in the payment of premium.

Assign-
ments.

SECTION 7. A duplicate of any assignment of this Policy shall be filed with said Company; but in no case does said Company guarantee the validity of an assignment; and any claim against said Company arising under this Policy, made by an assignee, shall be subject to proof of interest.

All agree-
ments must
be signed by
an officer.

SECTION 8. All agreements made by said Company are signed by one of its executive officers. No agent or other person not an executive officer can alter or waive any of the conditions of this Policy, or make any agreement binding upon said Company.

How enti-
tled to share
in the
surplus
earnings.

SECTION 9. The amount of surplus applicable as provided in Sections 4, 5 and 6, shall be determined by the Directors of said Company, and the amount so determined shall be conclusive upon any person claiming an interest in this Policy.

APPLICATION.

EXECUTIVE OFFICERS.

PRESIDENT.

VICE PRESIDENT.

SECRETARY.

ASST. SECRETARY.

Being desirous of insuring my life with the ÆTNA LIFE INSURANCE COMPANY, I do hereby declare and warrant that I am now in good health, of sound body and mind, and that the following statements signed by me are full, correct and true, and that I have no knowledge or information of any disease, infirmity, or circumstance, not stated in this application, which may render insurance on my life more hazardous than if such disease, infirmity, or circumstance, had never existed; and I do hereby agree that the declarations and warranties herein made, and the answers to the following questions, together with those signed by me on the second page of this application, shall be the basis and form part of the contract (or policy) between me and said Company, and that if the same be in any respect untrue, said Policy shall be void; and I further agree that the insurance hereby applied for shall not be binding upon said Company until a policy has been issued, nor until the amount of premium as stated herein has been received by said Company, or its authorized agent, during my lifetime and good health, and a receipt given therefor, signed by an Executive Officer of said Company; and I further agree that no statement or declaration made to any agent, examiner or any other person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of said Company, or as charging it with any liability by reason thereof, and I understand that all policies and agreements made by the said Ætina Life Insurance Company are signed by one or more of its Executive Officers, and that no other person can grant insurance or make any agreement binding upon said Company.

**20-PREMIUMS LIFE (ENDOWMENT AT 85) POLICY
(PARTICIPATING).**

No. 9,999.

AGE, 35.

**ÆTNA LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.**

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$369.60.

This Policy of Insurance Witnesseth; that the Ætina Life Insurance Company, in consideration of the statements, answers and warranties contained in or endorsed upon the application for this policy, which application is copied hereon and made a part of this contract, and in further consideration of the *Annual Premium of Three Hundred Sixty-nine Dollars and Sixty Cents*, to be paid to it at or before five o'clock P. M., of the *First day of January* in each and every year during the continuance of this Policy, for the term of twenty years from the date hereof, hereby insures the life of *George Jones*, hereinafter called the Insured, of *Oak Park*, County of *Cook*, State of *Illinois*, in the sum of *Ten Thousand Dollars*; payable at the Home Office of said Company in Hartford, Conn., on the surrender and discharge of this Policy either at the end of the policy-year falling nearest to the age eighty-five, if the insured is then living, or, on receipt and approval of proofs of the death of the said insured during the continuance of this Policy, and any indebtedness to said Company on account of this Policy or any premium for the current year remaining unpaid shall first be deducted therefrom.

The said sum insured shall be payable as a death claim to *his wife, Helen Jones*, or in event of her death before his, to his executors, administrators, or assigns.

The said sum insured becoming due during the lifetime of the insured, also the cash surrender value and the dividends, hereinafter described, shall be payable to him. The beneficiary above designated may be changed at any time during the continuance of this Policy, provided the Policy is not then assigned and is then returned to said Company with a request for such change legally executed by the insured on a form to be furnished by said Company for that purpose.

After one year from the date hereof, all matured premiums having been paid, as herein required, and the age correctly stated

in the application, this Policy shall be indisputable except for Army or Naval service without a permit.

This Policy is issued and accepted subject to the conditions, provisions, and benefits printed on the reverse of this page, which are hereby referred to and made a part hereof.

In Witness Whereof, the said Ætina Life Insurance Company has, by its President and Secretary (or Asst. Secretary), signed and executed this contract in the City of Hartford, and State of Connecticut, this *First* day of *January*, 190*r*.

J. L. ENGLISH,

Secretary.

M. G. BULKELEY,

President.

CONDITIONS, PROVISIONS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Premium Payments.

SECTION 1. This Policy shall not take effect until the first premium hereon shall have been actually paid during the life-time and good health of the insured and within sixty days from the date hereof, a receipt for which payment shall be the delivery of this Policy. If any subsequent premium be not paid when due then this Policy shall cease and determine subject to the nonforfeiting features hereinafter described; except that a grace of thirty days, during which time the policy remains in full force, will be allowed for the payment of any premium, after the first, provided that with the payment of such premium interest is also paid thereon for the days of grace taken; but for any reckoning hereinafter named the time when a premium becomes due shall be the day stipulated therefor on the first page hereof. No premium shall be considered paid unless a receipt shall be given therefor signed by an executive officer of said Company and if any obligation given in payment or part payment of any premium is not paid when due, this Policy shall then cease and be treated as if no such obligation had been given.

Grace in payment of premiums.

Conditions applicable during the first year only.

SECTION 2. If the insured shall, within one year from the date hereof, commit suicide, while sane or insane, or be or become intemperate, or during the months of July, August, September or October, within said one year shall travel or reside south of the 32d degree of north latitude, or shall at any time within said one year travel or reside north of the 60th degree of north latitude; then in each and every of the foregoing cases this Policy shall be null and void.

Service in Army or Navy.

SECTION 3. If the insured shall at any time be engaged in army or naval service without a permit therefor signed by an executive officer of said Company, then this Policy shall be null and void, but after one year from the date hereof and before such service is entered upon, a permit therefor will be granted, if requested, in consideration of an extra premium of not exceeding two and one-half per cent of the sum insured, payable annually in advance.

Extension of full sum insured.

SECTION 4. If default occurs in the payment of any premium under this Policy after the premiums have been paid for three years or more, this Policy shall then cease as to the right to pay further premiums; but shall, if there is no indebtedness to said Company against it, be extended as temporary life insurance for the full sum hereby insured during the time specified in the following table, reckoned from the time when the first unpaid premium became due, at the expiration of which time it shall wholly cease and be void, except for the endowment value, if any, shown by the next column of said table payable only at the expiration of the endowment term if the insured is then living. Should the death of the insured occur within three years after the time when the first unpaid premium fell due and while this

Policy is in force as temporary life insurance, there shall be deducted from the amount otherwise due from said Company, the premiums that would have been paid had there been no default in the payment of premium with interest thereon.

Paid-up
Policy.

In lieu of such extended insurance a paid-up nonparticipating stock policy will be issued for the amount shown by the following table, or at the expiration of the fifth or of any subsequent policy year said Company will pay the amount of cash shown by the following table provided in either case that this Policy be surrendered to said Company and a written application made for said paid-up Policy or cash value within three months after the time when the first unpaid premium became due. Said paid-up Policy shall bear the date of its issue and be due and payable in event of death as herein provided, or at the expiration of as many years from its date as there are years of this endowment term less the number of full years expired under this Policy.

Cash Surrender
Value.

Loan.

SECTION 5. After the expiration of three years from the date of this Policy, and before default in the payment of premium, said Company will loan upon the same the amount shown by the following table.

Assignments.

SECTION 6. A duplicate of any assignment of this Policy shall be filed with said Company; but in no case does said Company guarantee the validity of an assignment; and any claim against said Company arising under this Policy, made by an assignee, shall be subject to proof of interest.

All agreements
must be
signed by an
officer.

SECTION 7. All agreements made by said Company are signed by one of its executive officers. No agent or other person not an executive officer can alter or waive any of the conditions of this Policy, or make any agreement binding upon said Company.

How entitled
to share in
the surplus
earnings.

SECTION 8. While this Policy is in full force and before default in payment of premium, it shall share in the divisible surplus of the participating department of said Company and the amount of the dividends as determined by the Directors of said Company shall be conclusive upon any person claiming an interest in this Policy. Such dividends will be declared only at the expiration of each period of five years reckoned from the date hereof, and only upon condition that the insured is then living and all the premiums previously due have been paid. Such dividends will then be payable in cash, but if requested in the application, or within the first period of five years, will be retained by said Company and accumulated at a rate of interest not exceeding four per cent., and the dividends so accumulated, or any portion thereof not previously paid, will, if desired by the owner, be paid at the expiration of any policy-year thereafter, or will be allowed in addition to the sum insured at death, or will be paid in cash as an adjunct to either of the nonforfeiture features established herein but no premium shall be construed as paid either wholly or in part by reason of dividends remaining in the possession of said Company.

Dividends
may be left
with the Com-
pany at
Interest.

Dividends
may apply to
secure a full
Paid-up
Policy, or
shorten the
endowment
term.

When at the expiration of any policy-year such accumulated dividends together with the reserve under this Policy equal or exceed the net single premium for this insurance at the then age of the insured, if this Policy be then duly surrendered to said Company, a paid-up participating Policy will be issued for the full amount insured hereby; or when, at the expiration of any policy-year such accumulated dividends, together with the reserve, equal or exceed the sum insured hereby, the said sum insured shall then be due and payable, and in either case the amount of dividend in excess of that required for the purpose described, shall then be paid in cash.

Directions
concerning
the use of
the Table.

If there is any indebtedness to the Company against the Policy, the loan or the cash surrender value will be reduced by the amount of said indebtedness and the amount which shall be extended as temporary life insurance (also the endowment value, if any), or the amount of paid-up policy to be issued will be reduced in the proportion which said indebtedness bears to the cash surrender value hereof.

For a loan or cash surrender value the Policy must be unin-

numbered by the interest of minor children and a valid loan note or surrender papers must first be executed under such regulations as are prescribed by the Company.

In determining the extension, the paid-up Policy, the cash or loan value, premiums paid for entire years only will be considered.

The figures given in this table are for one thousand dollars of insurance, and the values for insurance of a greater or less amount can be calculated therefrom. The table is based on the assumption that there is no indebtedness against the Policy and that all the premiums have been paid to the end of the policy-year for which the value is given.

Directions concerning the use of the Table.

TABLE OF VALUES PER \$1,000 OF INSURANCE.—LIFE PREMIUMS 20 YEARS. ISSUED AT AGE 35.

At End of Year.	Extended Insurances.			Paid-up Policy.	Loan.	Cash Value.
	Years.	Days.	Endowment Value.			
3	5	93	No Endowment Value in addition to these Extensions.	\$112	\$41	
4	6	356		170	64	
5	10	147		227	87	\$97
6	13	252		284	111	123
7	16	245		339	136	151
8	18	160		394	161	179
9	17	336		447	187	206
10	19	72		500	215	233
11	20	123		553	243	270
12	21	111		604	273	306
13	22	63		655	303	332
14	23	37		706	333	372
15	23	280		756	363	409
16	24	183		805	401	446
17	25	120		854	437	483
18	26	104		903	474	527
19	27	153		951	512	569
20				1000	549	614
25					604	671
30					656	729

Values for later years not shown in this table will be calculated upon the same basis as those given.

20-YEAR ENDOWMENT POLICY, PARTICIPATING.

No. 33898

AGE 35.

**ÆTNA LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.**

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$498.90.

This Policy of Insurance Witnesseth: that the Ætina Life Insurance Company, in consideration of the statements, answers and warranties contained in or endorsed upon the application for this Policy, which application is copied hereon and made a part of this contract, and in further consideration of the Annual Premium of *Four Hundred Ninety-eight Dollars and Ninety Cents*, to be paid to it at or before five o'clock P. M., of the *First day of January* in each and every year during the continuance of this Policy, hereby insures the life of *Richard H. Roe*, hereinafter called "the Insured, of *Windsor, County of Tolland, State of Connecticut*, in the sum of *Ten Thousand Dollars*, payable at the Home Office of said Company in *Hartford, Conn.*, on the surrender and discharge of this Policy either at the end of *Twenty* years from the date hereof if the insured is then living, or, on receipt and approval of proofs of the death of the said insured during the continuance of this Policy, and any indebtedness to said Company on account of this Policy or any premium for the current year remaining unpaid shall first be deducted therefrom.

The said sum insured shall be payable as a death claim to *his wife, Mary Z. Roe, or in event of her death before his, to his executors, administrators, or assigns.*

The said sum insured becoming due during the lifetime of the insured, also the cash surrender value and the dividends, hereinafter described, shall be payable to *him*. The beneficiary above designated may be changed at any time during the continuance of this Policy, provided the Policy is not then assigned and is then returned to said Company with a request for such change legally executed by the insured on a form to be furnished by said Company for that purpose.

After one year from the date hereof, all matured premiums having been paid, as herein required, and the age correctly stated in the application, this Policy shall be indisputable except for Army or Naval service without a permit.

This Policy is issued and accepted subject to the conditions, provisions, and benefits printed on the reverse of this page, which are hereby referred to and made a part hereof.

In Witness Whereof, the said Æthna Life Insurance Company has, by its President and Secretary (or Asst. Secretary), signed and executed this contract in the City of Hartford, and State of Connecticut, this *First day of January, 1901.*

J. L. ENGLISH,
Secretary.

M. G. BULKELEY,
President.

CONDITIONS, PROVISIONS, AND BENEFITS WHICH ARE MADE A PART OF THE WITHIN POLICY.

Premium
Payments.

Grace in
payment of
premiums.

Conditions
applicable
during the
first year
only.

Service in
Army or
Navy.

Extension of
full sum
insured.

SECTION 1. This Policy shall not take effect until the first premium hereon shall have been actually paid during the life-time and good health of the insured and within sixty days from the date hereof, a receipt for which payment shall be the delivery of this Policy. If any subsequent premium be not paid when due then this Policy shall cease and determine subject to the nonforfeiting features hereinafter described; except that a grace of thirty days, during which time the policy remains in full force, will be allowed for the payment of any premium, after the first, provided that with the payment of such premium interest is also paid thereon for the days of grace taken; but for any reckoning hereinafter named the time when a premium becomes due shall be the day stipulated therefor on the first page hereof. No premium shall be considered paid unless a receipt shall be given therefor signed by an executive officer of said Company and if any obligation given in payment or part payment of any premium is not paid when due, this Policy shall then cease and be treated as if no such obligation had been given.

SECTION 2. If the insured shall, within one year from the date hereof, commit suicide, while sane or insane, or be or become intemperate, or during the months of July, August, September or October, within said one year shall travel or reside south of the 32d degree of north latitude, or shall at any time within said one year travel or reside north of the 60th degree of north latitude, then, in each and every of the foregoing cases this Policy shall be null and void.

SECTION 3. If the insured shall at any time be engaged in army or naval service without a permit therefor signed by an executive officer of said Company, then this Policy shall be null and void, but after one year from the date hereof and before such service is entered upon, a permit therefor will be granted, if requested, in consideration of an extra premium of not exceeding two and one-half per cent of the sum insured, payable annually in advance.

SECTION 4. If default occurs in the payment of any premium under this Policy after the premiums have been paid for three years or more, this Policy shall then cease as to the right to pay further premiums, but shall, if there is no indebtedness to said Company against it, be extended as temporary life insurance for the full sum hereby insured during the time specified in the following table, reckoned from the time when the first unpaid premium became due, at the expiration of which time it shall wholly cease and be void, except for the endowment value, if any, shown by the next column of said table payable only at the expiration of the endowment term if the insured is then living. Should the death of the insured occur within three years after the time when the first unpaid premium fell due and while this

Policy is to select as temporary life insurance, there shall be deducted from the amount otherwise due from said Company the premiums that would have been paid had there been no default in the payment of premium, with interest thereon.

Paid-up Policy.

Cash Surrender Value.

In lieu of such extended insurance a paid-up nonparticipating stock policy will be issued for the amount shown by the following table, or at the expiration of the fifth or of any subsequent policy year said Company will pay the amount of cash shown by the following table provided in either case that this Policy be surrendered to said Company and a written application made for said paid-up Policy or cash value within three months after the time when the first unpaid premium became due. Said paid-up Policy shall bear the date of its issue and be due and payable in event of death as herein provided, or at the expiration of as many years from its date as there are years of this endowment term less the number of full years expired under this Policy.

Loan.

SECTION 5. After the expiration of three years from the date of this Policy, and before default in the payment of premium, said Company will loan upon the same the amount shown by the following table.

Assignments.

SECTION 6. A duplicate of any assignment of this Policy shall be filed with said Company; but in no case does said Company guarantee the validity of an assignment; and any claim against said Company arising under this Policy, made by an assignee, shall be subject to proof of interest.

All agreements must be signed by an officer.

SECTION 7. All agreements made by said Company are signed by one of its executive officers. No agent or other person not an executive officer can alter or waive any of the conditions of this Policy, or make any agreement binding upon said Company.

How entitled to share in the surplus earnings.

SECTION 8. While this Policy is in full force and before default in payment of premium, it shall share in the divisible surplus of the participating department of said Company and the amount of the dividends as determined by the Directors of said Company shall be conclusive upon any person claiming an interest in this Policy. Such dividends will be declared only at the expiration of each period of five years reckoned from the date hereof, and only upon condition that the insured is then living and all the premiums previously due have been paid. Such dividends will then be payable in cash; but if requested in the application, or within the first period of five years, will be retained by said Company and accumulated at a rate of interest not exceeding four per cent., and the dividends so accumulated, or any portion thereof not previously paid, will, if desired by the owner, be paid at the expiration of any policy year thereafter, or will be allowed in addition to the sum insured at death, or will be paid in cash as an adjunct to either of the nonforfeiture features established herein but no premium shall be construed as paid either wholly or in part by reason of dividends remaining in the possession of said Company.

Dividends may be left with the Company at interest.

Dividends may apply to secure a full Paid-up Policy, or shorten the endowment term.

When at the expiration of any policy year such accumulated dividends together with the reserve under this Policy equal or exceed the net single premium for this insurance at the then age of the insured, if this Policy be then duly surrendered to said Company, a paid-up participating Policy will be issued for the full amount insured hereby; or when, at the expiration of any policy year such accumulated dividends, together with the reserve, equal or exceed the sum insured hereby, the said sum insured shall then be due and payable, and in either case any amount of dividend in excess of that required for the purpose described shall then be paid in cash.

Directions concerning the use of the Table.

The figures given in this table are for one thousand dollars of insurance, and the values for insurance of a greater or less amount can be calculated therefrom. The table is based on the assumption that there is no indebtedness against the Policy and that all the premiums have been paid to the end of the policy-year for which the value is given.

If there is any indebtedness to the Company against the Policy, the loan or the cash surrender value will be reduced by the

Directions
concerning
the use of
the Table.

amount of said indebtedness and the amount which shall be extended as temporary life insurance (also the endowment value, if any), or the amount of paid-up policy to be issued will be reduced in the proportion which said indebtedness bears to the cash surrender value hereof.

For a loan of cash surrender value the Policy must be unincumbered by the interest of minor children and a valid loan note or surrender papers must first be executed under such regulations as are prescribed by the Company.

In determining the extension, the paid-up Policy, the cash or loan value, premiums paid for entire years only will be considered.

TABLE OF VALUES PER \$1000 OF INSURANCE—20-YEAR ENDOWMENT. ISSUED AT AGE 35.

At End of Year.	Extended Insurance.			Paid-up Endow- ment Policy.	Loan.	Cash Value.
	Years.	Days.	En- dow- ment Value.			
3	9	289	.....	\$188	\$70	.....
4	12	336	.....	200	104	.....
5	15	.....	348	260	140	\$156
6	14	.....	181	319	178	198
7	13	.....	211	378	217	241
8	12	.....	287	432	257	286
9	11	.....	360	486	299	332
10	10	.....	431	539	343	381
11	9	.....	499	590	388	431
12	8	.....	565	641	436	484
13	7	.....	626	689	485	539
14	6	.....	687	737	535	596
15	5	.....	744	783	589	655
16	4	.....	800	829	646	718
17	3	.....	853	873	705	783
18	2	.....	904	916	767	852
19	1	.....	954	959	832	924
20		.....	.....	.....	.....	1000

20 YEARS INVESTMENT AND INDEMNITY BOND.

No. 7,685.

AGE, 35

THE BANKERS LIFE INSURANCE COMPANY
OF NEBRASKA.

AMOUNT, \$10,000.

PREMIUM, \$842.20.

THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA hereby grants an insurance for *Ten Thousand Dollars* on the life of *John Doe, of Lincoln, County of Lancaster, State of Nebraska*, payable to *Richard Doe*, or in the event of his prior death to the executors, administrators or assigns of the Insured, within sixty days after the receipt of satisfactory proof of the death of the Insured, during the continuance of this contract, at the office of the Company in Lincoln, Nebraska.

This Bond is issued in consideration of the representations and agreements made in the application therefor, which is hereby made a part of this contract, and in the further consideration of the payment of *Three Hundred and Forty-two Dollars*, receipt whereof is hereby acknowledged, and of the payment of a like sum on or before the *Twelfth day of November* in each and every year during the continuance of this contract, until payments for *Twenty* full years have been made.

This Bond is delivered and accepted subject to the express conditions and mutual agreements printed on the back hereof, which are hereby made a part of this contract.

In Witness Whereof, THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA has caused this Bond to be signed by its President and Secretary, and has caused the seal of said Company to be affixed at its office in Lincoln, Nebraska, on this *Twelfth day of November*, A. D. One Thousand Eight Hundred and Ninety-eight.

W. C. WILSON, Secretary.

N. S. HARWOOD, President.

Yrs.	PAID-UP VALUE.	EXTENDED INSURANCE.		GUARANTEED RESERVE AT 4 PER CENT.
		Years.	Days.	
2d	.....	3	169	.....
3d	\$1,500	5	181	.....
4th	2,000	7	76	.....
5th	2,500	9	58	\$962 50
6th	3,000	11	.....	.....
7th	3,500	12	240	.....
8th	4,000	14	83	.....
9th	4,500	15	198	.....
10th	5,000	16	198	2,120 80
11th	5,500	17	194	.....
12th	6,000	18	162	.....
13th	6,500	19	99	.....
14th	7,000	20	7	.....
15th	7,500	20	256	8,515 00
16th	8,000	21	129	.....
17th	8,500	21	857	.....
18th	9,000	22	226	.....
19th	9,500	23	112	.....
20th	.....	.....	.....	5,208 90

CONDITIONS AND AGREEMENTS REFERRED TO AS A PART OF THIS CONTRACT.

NOTICE.—No person has authority to erase, waive or modify in any way any of the terms or conditions of this Bond.

PAYMENT OF PREMIUMS.—All premiums are payable at the home office of the Company, in Lincoln, Nebraska, but will be accepted elsewhere, when made in exchange for the Company's receipt signed by the President or Secretary. The delivery and acceptance of this Bond is notice that each and every premium is due and payable at the date named in this Bond, and any other or further notice is expressly waived. A failure to pay premiums, or any indebtedness to the Company, when due, shall render this contract void, and all payments previously made shall be forfeited to the Company, except as herein after provided.

PAID-UP INSURANCE.—After three full annual premiums have been paid on this Bond, the Company will upon legal surrender thereof, before default in the payment of any premium, or within three months thereafter, issue a nonparticipating Bond for paid-up insurance, payable as herein provided, for as many *twentieths* of the amount of this Bond as there shall have been annual premiums paid, provided there is no indebtedness to the Company under this contract.

CASH SURRENDER VALUE.—At the end of five years from the date of this Bond, and at the end of any 5-year period thereafter, the Company will, upon legal surrender thereof, pay to the Insured, in cash on demand, the full cash value of this Bond; which cash value will be the entire reserve computed on American tables and 4 per cent interest. Provided that this Bond shall be in force and application be made for such cash value within thirty days from the expiration of such period.

EXTENDED INSURANCE.—If, after two full annual premiums shall have been paid on this contract, it shall cease and become void by the nonpayment of any premium when due, the Company will, upon the surrender of this Bond within three months after the date of such default, issue a Bond for the full amount of this contract for the term shown by the table hereon. No part, however, of such "term insurance" shall be due or payable, unless satisfactory proof of the death of the Insured shall be furnished to the Company within one year after such death; and if death shall occur during such term, there shall be deducted from the amount payable the sum of all the premiums that would have become due on this Bond if it had continued in force.

LOANS.—After three full annual premiums have been paid on this Bond, the Company will loan to the legal holder, at current rates of interest, any amount not exceeding one-half of the accumulated reserve and surplus.

OPTIONS OF SETTLEMENT.—If this Bond has not been terminated by death, lapse or surrender, the legal holder shall, at the expiration of *Twenty* years from the date hereof be entitled to either of the following options of settlement:

1. To surrender this Bond and withdraw, in cash, the full cash value which shall be the full reserve and all accumulated surplus apportioned to this Bond, which cash value the Company guarantees will not be less than the entire reserve computed on the American tables and 4 per cent interest.
2. To withdraw the surplus in cash and continue this Bond as a paid-up Participating Bond for the full face value, entitled to annual cash dividends.
3. To convert this Bond into a paid-up Nonforfeitable Bond, without participation in profits, payable at death of the Insured; provided, that as the amount of the paid-up Bond will exceed the amount of this Bond, the Insured will be required to furnish a satisfactory certificate of good health from one of the Company's Medical Examiners, subject to the approval of the Company.
4. To convert the entire cash value into an annuity upon the life of the Insured.

If no election is made by the holder of this Bond, on or before the expiration of the term as above stated, then and in that event, this Bond will continue as a paid-up Participating Bond for the amount as stated herein.

Any indebtedness to the Company, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Bond.

ASSIGNMENTS.—No assignment of this Bond will be recognized by the Company unless it shall be in writing, and assented to by the Company.

The Insured shall have the right to dispose of this Bond to the Company without the consent of the person or persons named as beneficiary, if any, and shall also have the right at any time during his lifetime, to change the beneficiary with the consent of the Company.

INCONTESTABILITY.—This Bond will be incontestable after two years, except for the nonpayment of premiums when due; provided, that the conditions as to occupation have been complied with.

APPLICATION.

It is hereby expressly stipulated and agreed: 1st. That the above application, together with the statement made to the examining physician, and the report of the examining physician and this declaration, and the policy that may be issued to me, shall be the contract between me and THE BANKERS LIFE INSURANCE COMPANY OF NEBRASKA; and I hereby warrant the same to be full, complete and true, whether written by my own hand or not; this warranty being a condition precedent to, and a consideration for the policy which may be issued hereon. And it is fully understood and agreed, that if any untrue or fraudulent or misleading answers shall be or shall have been made, or if I should neglect or refuse to pay any premium on or before the dates when they shall become due, then, and in that event, the said policy shall become null and void, and all money which shall have been paid shall be forfeited to the Company, except as provided in the policy.

2d. That said Company shall not be liable, under the policy hereby applied for, if my death shall be the result or consequence of violation of law, or while I am resisting or attempting to escape arrest therefor. It is also understood and agreed, that if I shall engage in blasting, submarine labor, aeronautic travel, the manufacture or handling of highly inflammable or explosive substances, or service upon any vessel or railroad, or in any military or naval service in the time of war, without first obtaining the consent of said Company in writing, then the policy shall be null and void, and of no effect.

3d. That inasmuch as only the officers at the Home Office of said Company, in the city of Lincoln, Nebraska, have authority to determine whether or not a policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights, unless such statements, representations, promises or information be reduced to writing, and presented to the officers of said Company, at the Home Office, in this application.

4th. That in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for such distribution, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy.

5th. That any policy which may be issued under this application shall not be in force until the actual payment in cash to, and acceptance of the premium by said Company, or its authorized agent, during my lifetime and good health.

6th. That the contract, contained in such policy and in this application, shall be construed according to the law of the State of Nebraska, the place of said contract being agreed to be the Home Office of said Company in the City of Lincoln, Nebraska.

7th. That no suit shall be brought against said Company under said contract after the lapse of two years from the time when the cause of action accrues.

I also understand that no person is authorized to erase, waive, or change in any manner any of the blanks or printed matter used or furnished by the Company, or to promise any other terms or conditions than those published by the Company in its printed matter.

20-PREMIUMS ACCUMULATING LIFE POLICY.

No. 9,999.

AGE, 35.

INCORPORATED 1869.

BANKERS LIFE INSURANCE COMPANY,
OF THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$359

In Consideration of *Two Hundred and Seventy-one* Dollars, payable in advance, will pay to *Jane Doe, wife* of the Insured, or in the event of *her* prior death, then to the executors, administrators or assigns of the Insured, *Ten Thousand* Dollars, within ninety days after receipt at the Home Office of the Company in the City of New York, of satisfactory proofs of the fact and the cause of the death of *John Doe, of New York, State of New York*, the Insured hereunder within one year from the date hereof, all premiums having been duly paid.

In further consideration of an additional premium, payable annually the first year, of *Eighty-eight* Dollars, making a total premium of *Three Hundred and Fifty-nine* Dollars, this insurance may be renewed after the first year as an Accumulating Life Policy from that date for the same amount by paying *Three Hundred and Fifty-nine* Dollars, in advance, on or before the last day of said year and on the *First* day of *October* in each year until such additional renewal premium shall have been paid for *Nineteen* complete years, after which no further premiums will be required.

GUARANTEED SURRENDER OPTIONS.—This policy may be surrendered at the end of any policy year, and the Insured shall be entitled to one of the following guaranteed surrender values, at his option:

1st. To a policy for the same amount, with no further payment of premiums, or participation, for not less than the duration specified in the table of minimum terms of extended insurance on the third page hereof.

2d. To a policy, participating in excess interest, with no further payment of premiums, but for a reduced amount, not less than as specified in the table of minimum paid-up insurance values on the third page hereof.

3d. To a cash surrender value, not less than as per the table of minimum cash values on the third page hereof.

The withdrawable surplus as provided herein may, on surrender, be applied to increase the value of the guaranteed option selected. The Privileges and Provisions on the second and third pages are hereby made a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, The said Company has caused this policy to be signed by its President and Secretary at its Home Office in the City of New York on the *First* day of *October, 1900*.

CHAS. S. GAUBERT,

RICHARD MORGAN,

Secretary.

President.

PREVILEGES AND CONDITIONS.

PREMIUMS.—Each premium is due and payable at the Home Office of the Company in the City of New York, but premiums may be paid to an authorized agent of the Company in exchange for the Company's receipt therefor, signed by the President or Secretary, and countersigned by the agent. The unpaid portion of any year's premium, if any, will be deducted in any settlement of this policy. Failure to pay any premium when due will void this policy and forfeit all premiums to the Company, except as herein provided.

GRACE.—After this policy shall have been in force three months, a grace of one month will be allowed in payment of subsequent premiums, subject to an interest charge of six per cent per annum for the number of days during which the premium remains due and unpaid. During the said month of grace the unpaid premium, with interest as above, remains an indebtedness due the Company, and in the event of death during said month, this indebtedness will be deducted from the amount of the insurance.

INDIVIDUAL ACCOUNT.—An individual account shall be kept with this policy, crediting all net renewal premiums received thereon and interest at the net rate currently realized by the Company on its mean assets, and charging the policy's share of the losses and of the actual expenses incurred in protecting and investing the funds of the Company.

REDUCING PREMIUM-PAYING PERIOD.—Whenever, at the end of any policy year, the surplus over the reserve deemed requisite by the Company, in its discretion, shall be sufficient to prepay future premiums hereon, according to the Actuaries' Table and four per cent interest, no further premiums shall be required; but, at the option of the Insured, the payment of premiums may be continued, in order to increase the accumulation.

WHEN POLICY MATURES AS AN ENDOWMENT.—Whenever, at the end of any policy year, the fund so accumulated shall equal or exceed the amount insured hereunder, this policy shall mature as an endowment, and shall be payable at once to the Insured during his lifetime.

WITHDRAWAL OF SURPLUS.—The surplus over the reserve deemed requisite by the Company may be withdrawn at the end of any policy year; but, if the surplus be so withdrawn, the value of the two provisions next foregoing would thereby be reduced.

SURPLUS PAYABLE WITH SUM INSURED.—If this policy becomes a claim by death, the sum insured hereunder, together with any surplus withdrawable at the end of the previous policy year, shall be paid to the beneficiary.

LOANS.—The Company will at any time advance, upon the sole security of this policy, a sum or sums not exceeding, together with all other liens and accrued interest thereon, the respective sums in the table of loan values specified on the third page hereof, interest on such advances being payable at five per cent per annum in advance. If, at the end of any policy year, the aggregate of such liens and accrued interest shall exceed the respective loan values specified on the third page hereof, this policy shall be void, unless, within the grace allowed herein, such indebtedness shall be reduced or adjusted satisfactorily to the Company.

AUTOMATICALLY NONFORFEITABLE.—If any premium hereon shall not be paid when due, the Company shall first apply any withdrawable surplus to pay the same, and the remainder due, if any, shall be charged against this policy as a loan at six per cent interest, if the respective loan value

specified on the third page hereof be sufficient to cover such advance, in addition to existing liens and accrued interest. Provided, that if the credits be not sufficient to cover the entire premium then due, the Company shall apply the same, if sufficient, to pay the premium for a shorter period, but not less than an entire quarterly premium. Notice of such advance shall be mailed to the Insured, and, at any time while the policy is thus sustained in force, the payment of premiums may be resumed. When advances can no longer be made, due notice thereof will be given.

PRIVILEGE OF CONVERSION.—At the end of any policy year, the Insured may, at his option, discontinue paying the additional premium required to pay up this policy at the end of 20 years; and may exchange this policy for an Accumulating Life Policy of the same amount, date and age at issue, applying the excess of the fund accumulated hereunder, over the reserve required by the Company on the Accumulating Life Policy, equally to reduce subsequent premiums, which reductions are guaranteed to be not less than as per the table of reductions specified on the third page hereof.

RISKS NOT ASSUMED DURING FIRST TWO YEARS.—Residence or travel outside of the Temperate Zone, engaging in handling electric wires or dynamos, blasting, mining, submarine labor, aeronautic ascensions, the manufacture of highly explosive or inflammable substances, service on any railroad train, switching or coupling cars, or on any steam or other vessel, or in military or naval service in time of war, or self-destruction, whether sane or insane, or death in or as a result of violation of law, are risks not assumed within two years after the issuance of this policy, and will render this insurance wholly void, if death occurs within said period.

INCONTESTABILITY.—After two years from the issue of this policy it shall be incontestable, provided all premiums have been duly paid.

ADJUSTMENT FOR MISTAKE IN AGE.—If the age of the Insured has been understated, the amount payable hereunder shall be such as the premium paid would have purchased at the correct age.

CHANGE OF BENEFICIARY.—The Insured may, at any time during his lifetime, by deed of substitution or assignment, revoke the nomination of the beneficiary named herein and substitute another beneficiary, or may assign his policy, provided that copies of such deed are given the Company at its Home Office in duplicate, one copy to be retained by the Company and one to be attached to the policy with the endorsement of the Company. The Company will not be responsible for the validity of any such assignment, or for the insurable interest of any assignee or beneficiary.

NOTICE TO THE HOLDER OF THIS POLICY.—No agent is authorized to make, alter or discharge this contract, waive any forfeiture thereof, make any contract binding on the Company, accept any note in the payment of any premium, extend the time for paying the same, nor to assume its payment.

INSTALMENT OPTION.—This policy is issued payable in one sum, as specified on the first page, but the Insured may at any time within five years from the date of issue, provided this policy is not then assigned, change the manner of such payment from one sum to such number of instalments as the Insured may select, as provided on the fourth page hereof, by written notice to the Company at its Home Office, accompanied by this policy. Such change will take effect on endorsement of the same on this policy by the Company. After endorsement the policy will be returned.

TABLE OF GUARANTEED LOAN AND SURRENDER VALUES.

Number of Years Premiums Paid.	Loan.	Cash.	Paid-up Insurance.	Insurance for \$10,000 Continued in force for	
1	892 40	892 40	\$220	1 Years	0 Months.
2	809 20	809 20	710	3 "	5 "
3	535 10	535 10	1,210	6 "	0 "
4	770 20	770 20	1,700	8 "	8 "
5	1,015 20	1,015 20	2,210	11 "	2 "
6	1,270 40	1,270 40	2,710	13 "	5 "
7	1,536 60	1,536 60	3,220	15 "	6 "
8	1,814 00	1,814 00	3,730	17 "	3 "
9	2,102 90	2,102 90	4,240	18 "	9 "
10	2,403 40	2,403 40	4,760	20 "	1 "
11	2,715 60	2,715 60	5,270	21 "	2 "
12	3,040 10	3,040 10	5,790	22 "	3 "
13	3,377 80	3,377 80	6,310	23 "	2 "
14	3,728 00	3,728 00	6,830	24 "	1 "
15	4,093 40	4,093 40	7,360	25 "	0 "
16	4,474 30	4,474 30	7,890	26 "	0 "
17	4,871 70	4,871 70	8,430	27 "	3 "
18	5,287 10	5,287 10	8,980	28 "	10 "
19	5,722 00	5,722 00	9,540	31 "	3 "
20	6,178 30	6,178 30	10,000	For Life.	

TABLE OF SUBSEQUENT CONTINUOUS PREMIUMS IF POLICY IS CONVERTED INTO AN ACCUMULATING LIFE POLICY AT THE END OF ANY POLICY YEAR.

AGE, 35. ACCUMULATING LIFE PREMIUM, \$271.00.			AGE, 35. ACCUMULATING LIFE PREMIUM, \$271.00		
Number of Years Premiums Paid.	Amount of Reduction.	Premiums when Reduced.	Number of Years Premium Paid.	Amount of Reduction.	Premiums when Reduced.
1	\$5 50	\$265 50	11	\$90 70	\$180 30
2	11 30	259 70	12	103 90	167 10
3	17 60	253 40	13	118 30	152 70
4	24 40	246 60	14	134 20	136 80
5	31 70	239 30	15	151 70	119 30
6	39 60	231 40	16	170 80	100 20
7	48 30	222 70	17	192 00	79 00
8	57 50	213 50	18	215 70	55 30
9	67 70	203 30	19	241 70	29 30
10	78 70	192 30			

Figures for policy years not given in above tables will be computed on same basis as above and furnished on request.

INSTALMENT OPTION.

The following table is based upon \$1,000 of insurance and will apply pro rata to the amount payable under this policy, in the event of the death of the Insured while the policy is in force. If, however, the amount due is less than \$1,000 it shall be paid only in one sum and not in instalments.

Any number of instalments indicated in the table may be selected at any time, within five years from the date of issue hereof, the amount of each

instalment being determined by the table. The Insured, may at any time during his lifetime change the number of instalments, by written notice to the Company at its Home Office. The Insured may also at any time direct in writing that the beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value, as shown in the table, of all unpaid instalments. The beneficiary, without such direction, shall not have such right.

The first instalment under this contract shall be due within ninety days after receipt at the Home Office of the Company in the City of New York of satisfactory proofs of the fact and the cause of the death of the Insured hereunder, and subsequent instalments shall be paid annually thereafter, upon each succeeding anniversary of said approval, until all instalments due shall have been paid.

APPLICATION.

This application, made to the Bankers Life Insurance Company of the City of New York, is the basis of a proposed contract for insurance, subject to the charter of the Company and the laws of the State of New York.

I certify that my answers to the foregoing questions are correctly recorded by the medical examiner.

10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98		

VALUE OF COMMUTED INSTALMENTS		Amount of Each	Number of Instalments
When Due	When Due		
2d	1st	26	20
3d	2d	27	19
4th	3d	28	18
5th	4th	29	17
6th	5th	30	16
7th	6th	31	15
8th	7th	32	14
9th	8th	33	13
10th	9th	34	12
11th	10th	35	11
12th	11th	36	10
13th	12th	37	9
14th	13th	38	8
15th	14th	39	7
16th	15th	40	6
17th	16th	41	5
18th	17th	42	4
19th	18th	43	3
20th	19th	44	2
21st	20th	45	
22d	21st	46	
23d	22d	47	
24th	23d	48	
25th	24th	49	
26th	25th	50	

***ILLUSTRATION.**—If the selection of 17 instalments is made, the amount of each instalment will be \$73 for each \$1,000 insured, payable each year for 17 years after death of Insured. After drawing the instalments of \$73 for five years, when the sixth is due the beneficiary can commute the 12 remaining instalments for \$756 in cash if the right to commute has been given before the death of the insured.

20-PREMIUMS LIFE POLICY.

No. 99,999.

AGE, 35.

BERKSHIRE LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

PREMIUM, \$366.20.

This Policy of Insurance witnesseth that the BERKSHIRE LIFE INSURANCE COMPANY in consideration of the statements and agreements made in the application for this Policy, which is hereby made a part of this contract, and in further consideration of the payment of *Three Hundred Sixty-Six Dollars, and Twenty Cents*, at its Home Office, in Pittsfield, Massachusetts, to be evidenced by the receipt of the Company, signed as herein provided, and the payment of a like sum, so evidenced, to be made at said office on or before the *first day of January* at noon, in every year during the continuance of this Policy, or until such payments have been made for twenty full years, promises to pay at its office in Pittsfield, Massachusetts, unto *May Jones*, Beneficiary, *wife of Henry Jones*, hereinafter called the Insured, of *Oak Park, Cook County*, in the State of *Illinois*, or to such Beneficiary or Beneficiaries as may be entitled to such payment under the provisions of this Policy hereinafter set forth allowing the Insured to change the Beneficiary or Beneficiaries thereof, the sum of *Ten Thousand Dollars*, upon receipt and approval of proofs of the fact and cause of the death of said Insured, while this Policy is in full force, provided, however, that if no Beneficiary shall survive the said Insured, then such payment shall be made to the Executors, Administrators, or Assigns of the said Insured.

Upon the failure to pay, when due, any annual premium after the third, this Policy shall become paid-up in manner and for the amount now provided by the Statutes of the Commonwealth of Massachusetts; and it may be surrendered, on any anniversary of its issue, for its Cash Value as provided by said Statutes, upon the execution and delivery to the Company, at its Home Office in Pittsfield, Massachusetts, of a satisfactory release of all interests and claims to the avails thereof.

This Policy shall not take effect until the first premium shall have been actually paid while the Insured is in good health, and it is issued and accepted by the parties in interest, subject to the conditions, privileges and benefits stated on the second and fourth pages hereof, which are hereby made a part of the contract.

In Witness Whereof, the BERKSHIRE LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at its office in Pittsfield, Massachusetts, this *first day of January*, A. D. One Thousand Nine Hundred and *One*.

JAS. W. HULL,

WM. R. PLUNKETT,

Secretary.

President.

CONDITIONS REFERRED TO IN THIS POLICY, AND UPON WHICH IT IS ACCEPTED AND HELD.

AGENTS.—That no agent, or other person, except the President, Vice President, Secretary, or Treasurer of the Company, has power to extend the time for paying a premium, to issue a permit for residence, travel or occupation; or to bind the Company by making any promise; that no such extension, permit, promise or waiver of any of the conditions of the Policy shall be binding upon the Company unless made in writing and signed by one of the officers named; and that no representation or information can be received or have effect which is not contained in the application for this Policy.

PAYMENT OF PREMIUMS.—That all premiums are due and payable at the Home Office of the Company in Pittsfield, Massachusetts; but will be accepted elsewhere when duly made in exchange for the Company's receipt, signed by the President or Secretary. The payment and receipt of any premium less than a full annual premium shall not continue this Policy in force more than three months in case of a quarter-annual payment; nor more than six months in case of a semi-annual payment.

INDEBTEDNESS.—That the unpaid balance, if any, of the year's premium and all premiums for which notes or credit may have been given, and interest or other obligations remaining unpaid, shall be a lien upon this Policy; and shall be deducted from the amount at any time due and to be paid on account of this Policy.

TRAVEL AND RESIDENCE.—That the Insured shall not, within two years after the date of this Policy, without the written assent of the Company, reside, travel, or visit outside the limits of the United States of America, north of the tropic of Cancer, the Dominion of Canada, Europe and the Bermuda Islands; but may make voyages upon the high seas, by the usual routes and means of conveyance, to and from ports within these limits.

RISKS NOT ASSUMED.—That the Insured shall not, within two years after the date of this Policy, without the consent of the Company in writing, engage, as an occupation, in blasting, mining, submarine labor, the manufacture, handling or transportation of inflammable or explosive substances, in service upon any railroad, or any steamboat or other vessel; nor make at any time aeronautic ascensions; nor without such consent in writing, engage in military or naval service of any kind in time of war.

ASSIGNMENTS.—That the Company shall not be held to have notice of any assignment of this Policy until the original, or duplicate thereof, is filed in the Company's Home Office; that the Company will not assume any responsibility for the validity of an assignment, and that before payment of the Policy the claim of an assignee shall be subject to proof to the satisfaction of the Company.

ADMISSION OF AGE. RIGHT OF ACTION.—That the Company will admit the ages of the Insured and Beneficiary upon satisfactory proof; failing such proof, if either age shall have been incorrectly stated, so as to cause an insufficient premium, the amount of insurance or other benefit will be equitably adjusted. No action shall be brought against the Company under this Policy after the expiration of two years from the time when the right of action first accrues.

PRIVILEGES SECURED UNDER THIS POLICY.

CREDIT THIRTY DAYS ONLY.—That after this policy has been in force one year, thirty days credit will be allowed in payment of premiums.

APPOINTING OR CHANGING BENEFICIARY.—That the Insured, subject to the rights of any assignee, may appoint a Beneficiary, or Beneficiaries, provided none be herein named, and also from time to time during the continuance of this Policy, may change the Beneficiary or Beneficiaries, whether named in the Policy or not, by filing with the Company a written and duly acknowledged instrument of appointment. Such appointments shall take effect upon the endorsement of the same on the Policy by the Company at its Home Office.

APPOINTMENT OF CONTINGENT BENEFICIARY.—That the Insured, subject to the rights of any assignee, may appoint a Beneficiary or Beneficiaries in succession; hereinafter designated as contingent Beneficiary or Beneficiaries. In the event of his failure to so appoint, the Beneficiary or Beneficiaries if of lawful age may make such appointment, subordinate to

the power or powers of the Insured. This appointment shall be subject to change by the person or persons appointing, in the manner hereinbefore stated.

LOANS.—That the Company, within sixty days after written application by the Insured, will in conformity with its rules then in force, lend amounts within the limits of the cash surrender value of this Policy, deducting interest in advance, at the rate of five per cent per annum, provided: (1) That the Policy shall have been in force three years, and that the premiums are fully paid to the end of the policy year in which the loan falls due; (2) That a valid assignment of the Policy shall be made as security; (3) That in any settlement of this Policy all outstanding indebtedness must be paid.

DIVIDENDS.—That at the expiration of each period of five years, from the date of this Policy, it shall, if then in force, and if the premiums have been fully paid according to the tenor thereof, be credited with its share of the distributive surplus of the Company as determined and apportioned by its Board of Directors. Such share shall be applied by the Company in the purchase of paid-up insurance upon the life of the insured, payable when the Policy becomes due. This paid-up insurance may be surrendered for its cash value. If the death of the Insured should occur after a distribution of surplus to this Policy, and before the next period of five years has expired, a post-mortem dividend will be paid with the Policy.

EXTENDED INSURANCE.—That after the payment of five full years' premiums hereon in cash, in case of default in the payment of any subsequent premium, provided there is no indebtedness to the Company on account of or secured by this Policy, the Company, on written request and legal surrender of this Policy within thirty days (including days for which credit has been given) after the date on which such premium payment was due by the terms of the Policy, and during the lifetime of the Insured, will issue a paid-up policy of term insurance for the face amount of this Policy for the term stated in the table on fourth page corresponding to the number of full years for which premiums have been paid in cash.

INSTALMENT BENEFITS.

INSTALMENT AGREEMENT.—The Insured, with the power of revocation, shall have the right to elect that the payment of this Policy when due shall be in instalments rather than in one sum. The Company will, on the surrender of this Policy when due, give in exchange an agreement to pay in accordance with the way elected by the Insured, under either Option A or Option B hereinafter stated. Said agreement, when issued by the Company, shall be in conformity with the terms of the Option elected and with such of the provisions following, as may be applicable at the time of its execution. Provided the Insured shall not otherwise have directed, the Beneficiary or Beneficiaries, when this Policy becomes payable, shall have this right of election.

It is expressly agreed and understood that any election, revocation or appointment made by the Insured, to be valid, must be in writing, duly executed and acknowledged in form satisfactory to the Company, and this Policy returned to the Home Office of the Company for appropriate endorsement.

OPTION A.

At the death of the Insured, or at the maturity of this Policy, to have the whole, or any part not less than \$1,000 of the proceeds of this policy, including any dividend additions then in force, paid in a specified number of annual instalments, as per table below, which shall apply *pro rata per \$1000 for the amount to paid*, the first instalment being payable upon the issue of the agreement.

The number of instalments under this option may be changed at any time by the Insured. Unpaid instalments will be commuted on the basis of three per cent compound interest and paid in one sum at any time when an instalment is due, upon the written request of the Beneficiary or Beneficiaries, if of lawful age, provided the Insured shall not otherwise have directed in writing.

TABLE OF INSTALMENTS CERTAIN VALUE OF \$1,000.

LIMITED INSTALMENTS.—

If in 10 Instalments	\$113 82	Annually
" 15 "	81 33	"
" 20 "	65 26	"
" 21 " Twenty of \$50 annually and a twenty-first of 500 00		"

OPTION B.

At the death of the Insured, or at the maturity of this Policy, to have the whole, or any part not less than \$1000 of the proceeds of this Policy, including any dividend additions then in force, paid in annual instalments, continuous during the lifetime of any Beneficiary, of an amount corresponding to that stated in the table below for the age of the Beneficiary or Beneficiaries, at the date of death of the Insured, *which table shall apply pro rata per \$1000 for the amount to be so paid*, the first instalment being payable upon the issue of the agreement. If there be more than one Beneficiary, the amount to be so paid shall be considered as divided into equal parts and the amount of each Beneficiary's annual instalment shall be determined pro rata for the age attained.

TABLE OF CONTINUOUS INSTALMENTS.—VALUE OF \$1,000.

CONTINUOUS INSTALMENTS.—

Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.
10	\$39 52	24	\$42 84	38	\$48 80	52	\$57 98
11	39 70	25	43 16	39	49 38	53	58 66
12	39 89	26	43 49	40	49 95	54	59 33
13	40 08	27	43 84	41	50 55	55	59 97
14	40 28	28	44 20	42	51 17	56	60 58
15	40 49	29	44 59	43	51 80	57	61 17
16	40 71	30	44 98	44	52 46	58	61 72
17	40 94	31	45 39	45	53 12	59	62 24
18	41 18	32	45 82	46	53 80	60	62 71
19	41 43	33	46 27	47	54 50	61	63 15
20	41 69	34	46 74	48	55 19	62	63 54
21	41 96	35	47 23	49	55 89	63	64 09
22	42 24	36	47 73	50	56 60	64	64 19
23	42 53	37	48 26	51	57 29	65	64 45

GENERAL PROVISIONS TO GOVERN AND TO BE INCORPORATED IN AGREEMENT AS MAY BE APPLICABLE.

CONTINGENT BENEFICIARY.—1st. That any contingent Beneficiary or Beneficiaries shall, upon satisfactory proof of the death of the last surviving Beneficiary, succeed to all the rights and privileges possessed by said Beneficiary at the time of such death, except that under Option B the rights of any contingent Beneficiary shall be limited to such of the first twenty instalments, if any, as remain unpaid at the death of the last surviving Beneficiary.

SURVIVING BENEFICIARY.—2d. That if there be more than one Beneficiary, the rights of any deceased Beneficiary shall pass to the surviving Beneficiary or Beneficiaries upon satisfactory proof of such death, except that under Option B the rights of the surviving Beneficiary or Beneficiaries shall be limited to such of the first twenty (20) instalments, if any, as remain unpaid at the death of such Beneficiary.

COMMUTATION OF INSTALMENTS.—3d. That at the death of the last surviving Beneficiary, if there be no contingent Beneficiary then living, or at the death of the last surviving contingent Beneficiary occurring subsequently thereto, any of the stipulated instalments under Option A, or any of the first twenty instalments under Option B then remaining unpaid, will be commuted upon the basis of three per cent compound interest and paid to the executors, administrators or assigns of such last surviving Beneficiary or contingent Beneficiary.

Under the terms of the Massachusetts Insurance Act of 1900, this Policy will have paid-up and cash surrender values at the end of each policy year as stated below, provided all the annual premiums due have been paid in cash to that time.

PAID-UP AND CASH SURRENDER VALUES

From tables prepared by the Massachusetts Insurance Department.

If extended insurance is taken as provided in the policy, the extension will be

Year.	Paid-up Insurance.	Cash.	Year.	Paid-up Insurance.	Cash.	At End of the Year.	Years.	Days.	At End of the Year.	Years.	Days.
3d	\$1,126 80	\$443 40	12th	\$5,886 30	\$2,803 40	5th	10	111	13th	20	159
4th	1,665 50	668 90	13th	6,402 60	3,116 60	6th	12	82	14th	21	34
5th	2,201 80	902 80	14th	6,917 10	3,441 40	7th	13	344	15th	21	254
6th	2,735 30	1,145 60	15th	7,429 80	3,778 00	8th	15	164	16th	22	98
7th	3,267 20	1,397 10	16th	7,941 60	4,127 00	9th	16	275	17th	23	308
8th	3,796 40	1,658 30	17th	8,453 20	4,489 00	10th	17	321	18th	23	169
9th	4,322 80	1,929 20	18th	8,961 10	4,864 80	11th	18	31	19th	24	56
10th	4,846 50	2,210 00	19th	9,481 10	5,255 30	12th	19	254	20th	Paid-up.	
11th	5,367 60	2,501 30	20th	10,000 00	5,647 80						

NOTE.—The values at the end of any year other than the above will be given upon application to the Home Office of the Company. Any dividend additions outstanding will increase the above values, and any credits given will diminish them.

The Assured is hereby notified that by virtue of this Policy he is a member of the BERKSHIRE LIFE INSURANCE COMPANY, and that the annual meetings of said Company are held at its Home Office, on the 20th day of January, in each year, at 2 o'clock P. M., or on the 21st day of January, in case the 20th should be Sunday.

APPLICATION.

IT IS HEREBY DECLARED AND WARRANTED that all the foregoing statements and answers, as well as those made to the Company's medical examiner in continuation of this application, are complete and true, and, together with this declaration and agreement, constitute an application to the BERKSHIRE LIFE INSURANCE COMPANY of Pittsfield, Massachusetts, for a Policy of insurance and are offered as a consideration therefore, and which shall, together with the policy of insurance which may be issued by said Company, constitute a contract, but which, however, shall not be binding until said Policy shall be issued and delivered by the said Company, and the first premium thereon paid while the person proposed hereby for insurance is in the condition of health described in this application; and, that notice that each and every payment is due at the date named in the Policy is hereby accepted and any further notice required by any statute is hereby expressly waived; and if said Policy is issued, the declarations, agreements and warranties herein contained shall be a part thereof and binding upon all persons who have, or may afterward have, an interest therein; and the contract of insurance shall be held and construed at all times and places, to have been made, executed, delivered and to be performed in the commonwealth of Massachusetts.

It is agreed that in any distribution of surplus, the principles and methods which may be adopted by the Board of Directors of the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be, and are hereby ratified and accepted by and for every person who shall have or claim any interest under said Policy, and that the receipt of the person whose life is insured may be accepted by the Company in full surrender of all dividend additions to the Policy, unless such dividend additions shall be specifically assigned. It is also agreed that prompt notice of the death of the Insured shall be given to the Company, and formal proofs thereof in accordance with the rules of the Company, shall be furnished within one year after said death.

TWENTY-PAYMENT LIFE—TWENTY YEAR DISTRIBUTION.

No. 9864

AGE 35.

BROOKLYN LIFE INSURANCE CO.

OF NEW YORK.

AMOUNT \$10,000.

PREMIUM \$350.00.

By this Policy of Assurance in Consideration of the application for this Policy, which is hereby made a part of this contract, promises to pay at its Home Office in the City of New York, unto *Mary Doe*, wife of *John Doe*, of *New York*, in the County of *New York*, State of *New York*, or to his executors, administrators or assigns, in case of her prior death, *Ten Thousand Dollars*, upon acceptance of satisfactory proof at its Home Office, of the death of *John Doe*, of *New York*, in the county of *New York*, State of *New York*, during the continuance of this Policy, upon the following condition, and subject to the provisions, guarantees and benefits stated on the back of this Policy, which are hereby referred to and made part hereof.

After Two Years from the date this Policy shall be incontestable except for infractions of the "Provisions as to Premiums and Payments."

The annual premium of *Three Hundred and Fifty Dollars* and . . . cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its Home Office in the City of *New York*, on the *Tenth* day of *January* in every year during the continuance of this contract, until premiums for *Twenty* full years shall have been duly paid to said company.

In witness whereof, the said the BROOKLYN LIFE INSURANCE COMPANY, of *New York*, has caused this Policy to be signed by its President and Secretary, at its office in the City of New York, the *Tenth* day of *January*, A. D. one thousand, eight hundred and ninety-two (1892.)

ALBERT ROBINSON, JR.,

WILLIAM M. COLE,

Secretary.

President.

PROVISIONS, GUARANTEES AND BENEFITS.

PROVISIONS AS TO PREMIUMS AND PAYMENTS.—Each premium is due and payable at the Home Office of the Company in the City of New York; but will be accepted elsewhere when duly paid in exchange for the Company's receipt, signed by the President or Secretary. Notice that each and every such payment is due at the date named in the policy, is given and accepted by this delivery and acceptance of this policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this policy shall become void by nonpayment of premium, all payments previously made shall be forfeited to the Company, except as hereinafter provided. In case the insured shall engage in an occupation, or service, or undertaking, more hazardous than that stated in his application, notification thereof shall be sent to the Home Office of the Company as promptly as practicable and the assured shall pay the usual extra premium charged in such cases, or shall have the same stand as a lien against this policy. Should the age of the insured have been understated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the premium that would have been charged at the true age of the insured.

DIVIDENDS.—This policy is issued on the Twenty-Year Distribution Plan. It will be credited with its distributive share of surplus apportioned at the expiration of twenty years from the date of issue. Only twenty-year distribution policies in force at the end of such term, and entitled thereto by year of issue shall share in such distribution of the surplus; and no other distribution to such policies shall be made at any previous time. All surplus so apportioned may be applied at the end of such period to purchase additional insurance; or may then be drawn in cash. After the expiration of the period of twenty years hereinabove provided for, the dividend distribution periods shall be changed to terms of five years each during the continuance of this policy. The surplus may be applied at each distribution to purchase additional insurance without medical examination, provided such application of the surplus be elected in due form not less than two years before the end of the first dividend period of twenty years; otherwise a satisfactory examination will be required for each such application of the surplus. But should the owner of the policy at the end of said first period of twenty years, or at the end of any subsequent period of five years, elect to receive the dividends annually, the surplus applicable on this policy will thereafter be apportioned at the beginning of each year on the anniversary of the date of this policy and may be applied as hereinbefore provided.

PAID-UP POLICY.—After three full annual premiums have been paid upon this policy, the Company will, upon the legal surrender thereof, before default in payment of any premium, or within six months thereafter, issue a nonparticipating policy for paid-up insurance, payable as herein provided, for the proportion of the amount of this policy which the number of full years' premiums paid bears to the total number required.

SURRENDER.—This policy may be surrendered to the Company at the end of the said first period of twenty years, and the full reserve computed by the American Experience Table of Mortality and four per cent interest, and the surplus as defined above, will be paid therefor in cash.

INSURANCE WITH ANNUITY.—If the policy be surrendered at the end of the first dividend period, as above provided, the Company will, if requested in writing apply its cash value, including surplus, or any part of such value, to purchase, without medical examination, a paid-up policy for the same amount as the value so applied, securing insurance for life and participating annually in dividends, together with a paid-up annuity for life equal to 4 per cent per annum of the amount of the paid-up insurance, payments of the annuity to commence one year after the end of said first dividend period.

LOANS.—After two full years from the date of the issue of this policy, this Company will loan hereon an amount equal to 60 per cent of its value at the end of the last complete policy year, according to the present New York State Standard—provided, this policy be deposited with and legally assigned to this Company, as security; provided, also, that the premiums be paid ahead for a period of not less than six months and to the end of the current policy year; and further, that the rate of interest to be paid on such loans shall be 6 per cent per annum.

INDEBTEDNESS.—Any indebtedness to this Company, whether on loans or for premium, or otherwise, remaining unpaid at the maturity of this policy by death, or limitation, or surrender, shall be deducted from the amount or value of the policy.

NOTICE TO THE HOLDER OF THIS POLICY.—No agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for the policy.

ASSIGNMENTS.—The Company declines to notice any assignment of this policy until the original assignment, or a duplicate or certified copy thereof, shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

APPLICATION.

I CERTIFY that I am temperate in my habits, and I am, to the best of my knowledge and belief, in sound physical and mental condition, and a proper subject for life insurance under the rules and regulations of this Company.

I HEREBY WARRANT AND AGREE not to reside or travel in any part of the Torrid Zone during the next two years following the date of issue of the insurance for which application is hereby made, and not to engage in any specially hazardous occupation or employment, or in any military or naval service in time of war, during the continuance of the policy, without immediately notifying this Company and paying the extra premium charged in such case; I also warrant and agree that I will not die by my own act during the said period of two years.

The specially hazardous occupations or employments herein referred to are—handling electric wires and dynamos, blasting, mining, submarine labor, aeronautic ascensions, Arctic explorations, the manufacture of highly explosive substances, service upon any railroad train, or in switching or in coupling cars, or on any steam or other vessel; or any military or naval service in time of war.

I ALSO AGREE that all the foregoing statements and answers, as well as those that I make to the Company's Medical Examiner, in continuation of this application, are by me warranted to be true, and are offered to the Company as a consideration of the contract, which I hereby agree to accept as issued by the Company in conformity with this application, and which shall not take effect until the first premium shall have been paid, and the policy shall have been delivered, during my continuance in good health; and I further agree that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

This application is made to the BROOKLYN LIFE INSURANCE COMPANY, of New York, subject to the laws of the State of New York.

20-PREMIUMS LIFE—ACCUMULATIVE SURPLUS POLICY.

No. 99,999.

AGE AT ENTRY, 35.

THE CANADA LIFE ASSURANCE CO.

Incorporated by Act of Parliament.

Subscribed Capital, One Million Dollars.

Established 1847.

Head Office, Toronto, Ontario.

Dated 13th January, 1900.

SUM ASSURED, \$10,000.

ANNUAL PREMIUM, \$369.50.

Payable 12th January.

Accumulative Surplus System.

Whole Life, 20-Annual Premiums.

THE CANADA LIFE ASSURANCE COMPANY, in consideration of the written application for this Policy by *William Archibald Smith, of Chicago, Ill., Merchant*, (the assured), dated the *Fourth* day of *January*, 1900, which is hereby made the basis of this contract, and in further consideration of the *annual* premium of *Three Hundred and Sixty-nine* Dollars, and *Fifty* Cents to be paid in advance, and of the payment at the Head Office of the Company in Toronto, Ontario, of a like sum every *twelve* months, from the *12th January*, 1900, during the life of the said assured, until *twenty* full annual premiums shall have been paid; or until the death of the assured, hereby agrees and promises to pay *Ten Thousand* Dollars in Gold at its Head Office, aforesaid, to *Mary Smith, wife of the assured*, or in the event of *her* prior death, to the said assured's executors, administrators, appointees or assigns, upon the receipt and approval of the proofs of the death of the said assured during the continuance of this contract, and upon the title of the person claiming the money being satisfactorily shown, and on the delivery to the said Company of this policy and a valid discharge therefor.

This policy is issued and accepted upon, and subject to, the privileges and conditions hereon endorsed as fully, as if the same were herein stated over the seal and signatures hereto affixed; and it is to be interpreted and construed according to the laws of *Illinois*.

In Testimony Whereof the corporate seal of the said Company is hereto affixed under the hands of the proper Officers at

the aforesaid City of Toronto, this *Thirteenth* day of *January* in the year of our Lord One Thousand Nine Hundred.

(Signed) R. HILLS,

Secretary.

GEO. A. COX,

President.

OPTIONS.

This Policy No. 99,999 is issued and accepted on the Company's Accumulative Surplus System, the particulars of which are as follows:

(a) That the Accumulative Period of *twenty* years for this Policy shall be completed on the *Twelfth day of January, A. D. 1920.*

(b) That the surplus on all policies of the Accumulative Surplus System shall be computed by the Company according to their rules and regulations for the time being, and shall be shared in by those Policies in force at the maturity of their Accumulative Period, and by those only.

(c) If this Policy be in force at the completion of the Accumulative Period, the Assured, or other person entitled, shall receive one of the following optional benefits:

First.—To withdraw in cash the value of this Policy, that is, the Reserve amounting to not less than *Five Thousand Seven Hundred and Fifty Dollars*, and in addition thereto the Surplus apportioned to this Policy.

Second.—To withdraw in cash such surplus and continue the policy in force for the original amount, participating in future surplus.

Third.—To convert such surplus into a bonus, addition, upon evidence satisfactory to the Company that the assured is in good health, and continue the policy in force for the original amount, participating in future surplus.

Fourth.—To convert such surplus into an Annuity, and to continue the Policy in force for the original amount, participating in future surplus.

Fifth.—To convert the entire cash value of the Policy into a life annuity.

If the Assured or other person entitled does not notify the Company making choice within 30 days after receiving a statement of the optional benefits offered, the Company may apply the profits as per the fourth option.

GUARANTEED LOAN AND SURRENDER VALUES.

Assuming that the Policy is free from indebtedness and Statutory restrictions.

At End of Years.	Loan. (See Condition 3.)	Cash Surrender Value.	Paid-up Insurance.
3d			\$1,060
4th			1,570.
5th	8780	8820	2,100
6th	900	1,010	2,690
7th	1,090	1,220	3,150
8th	1,290	1,440	3,680
9th	1,500	1,670	4,210
10th	1,710	1,910	4,730
11th	1,960	2,200	5,260
12th	2,250	2,500	5,780
13th	2,590	2,820	6,310
14th	2,840	3,160	6,840
15th	3,170	3,600	7,360
16th	3,520	3,920	7,890
17th	3,890	4,350	8,420
18th	4,300	4,780	8,940
19th	4,720	5,250	9,470

For options at the end of the 20th year see above.

After the Accumulative Period, if this Policy be continued in force, loan and surrender values will be furnished at any time upon application to the Company.

(Signed)

F. SANDERSON,

Actuary.

INSTALMENT AND BENEFICIARY OPTIONS.

1. The Assured shall at any time within ten years from the date of issue of this Policy, if then in force, have the following Instalment Options :

(a) To change the terms of payment so that the sum assured (less any indebtedness) instead of being payable in one sum, shall be payable to the beneficiary or beneficiaries (if living) in any designated number of equal annual instalments according to the following table, which is based upon \$1,000 of assurance, other amounts being in proportion.

(b) To subsequently change the number of instalments previously chosen.

(c) To direct that the beneficiary or beneficiaries shall have the right at any instalment anniversary to receive in one sum the commuted value of the instalments remaining unpaid.

The first instalment shall be payable at the time when and on the terms on which, but for such change, the sum assured would be payable. Subsequent instalments shall be payable annually thereafter upon each succeeding anniversary of the first payment, until all are paid.

2. Should the beneficiary named in the Policy or any beneficiary appointed under this provision die before the maturity of this Policy, the Assured may appoint a new beneficiary and such new beneficiary shall be entitled to the same benefits as if originally named in the Policy as the beneficiary. If there be no beneficiary, original or appointed, living at the maturity of this Policy, the executors, administrators or assigns of the Assured shall be entitled to its benefits, and may upon any instalment anniversary commute or discount the instalments payable under it into a single cash payment. The legal representative of a beneficiary dying after the Assured, and before receiving all the instalments under the Policy, may in like manner convert the unpaid instalments into a single cash payment.

3. Any such change, direction or appointment as mentioned in sections (1) and (2) above, shall, to be effective be by writing endorsed on the policy and signed by the Assured and his assigns if any and also by the Secretary of the Company, unless it be otherwise provided by the laws of the domicile of the Assured at the date thereof, in which case such laws shall prevail.

CANADA LIFE ASSURANCE COMPANY.

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GEO. A. COX,
President

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ACCUMULATED MONIES AND SURRENDER VALUES

According to the Policy is free from indebtedness and Statutory

At End of Year	Less Commission	Net Surrender Value	Paid-up Insurance
3d	730	800	\$1,050
4th	900	1,000	1,570
5th	1,090	1,200	2,100
6th	1,290	1,400	2,650
7th	1,500	1,600	3,150
8th	1,710	1,800	3,690
9th	1,980	2,000	4,210
10th	2,250	2,200	4,750
11th	2,530	2,400	5,280
12th	2,840	2,600	5,790
13th	3,170	2,800	6,280
14th	3,520	3,000	6,750
15th	3,890	3,200	7,200
16th	4,300	3,400	7,630
17th	4,720	3,600	8,050

long at the end of the 20th year see above.

he Accumulative Period, if this Policy be continued in force, surrender values will be furnished at any time upon application company.

(Signed) F. SANDERSON,
Actuary.

INSTALMENT AND BENEFICIARY OPTIONS.

the Assured shall at any time within ten years from the date of issue of policy, if then in force, have the following Instalment Options :

To change the terms of payment so that the sum assured (less any loan) instead of being payable in one sum, shall be payable to the Assured or beneficiaries (if living) in any designated number of equal instalments according to the following table, which is based upon assurance, other amounts being in proportion.

To subsequently change the number of instalments previously

To direct that the beneficiary or beneficiaries shall have the right of instalment anniversary to receive in one sum the commuted value of instalments remaining unpaid.

The first instalment shall be payable at the time when and on the terms specified, but for such change, the sum assured would be payable. Subsequent instalments shall be payable annually thereafter upon each succeeding anniversary of the first payment, until all are paid.

Should the beneficiary named in the Policy or any beneficiary named under this provision die before the maturity of this Policy, the Assured may appoint a new beneficiary and such new beneficiary shall be entitled to the same benefits as if originally named in the Policy as the beneficiary. If there be no beneficiary, original or appointed, living at the maturity of this Policy, the executors, administrators or assigns of the Assured shall be entitled to its benefits, and may upon any instalment anniversary commute or discount the instalments payable under it into a single cash payment. The legal representative of a beneficiary dying after the Assured, and before receiving all the instalments under the Policy, may in like manner convert the unpaid instalments into a single cash payment.

3. Any such change, direction or appointment as mentioned in sections 1 and (2) above, shall, to be effective be by writing endorsed on the policy and signed by the Assured and his assigns if any and also by the Secretary of the Company, unless it be otherwise provided by the laws of the domicile of the Assured at the date thereof, in which case such laws shall prevail.

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PRIVILEGES AND CONDITIONS.

**Automatic
Nonforfeiture
Privilege.**

1. This Policy shall not lapse nor become void for nonpayment of a premium, provided that at the time of nonpayment the cash surrender value allowed shall exceed the amount of such premium. In such event the Company will, without request, treat the premium then due as paid, and the amount of such premium shall be a first lien upon the Policy in the Company's favor, in priority to the claim of any assignee of the Policy or of any other person. The accumulated lien may at any time be paid off in whole or in part, and should the Policy become a claim at any time the amount unpaid on all existing liens shall be deducted from the sum assured.

Should the amount of the cash surrender value, in excess of any accumulated indebtedness to the Company, be insufficient to pay a premium in full when due, or should such accumulated indebtedness upon this Policy, or upon any paid-up Policy issued in lieu thereof, at any time exceed the cash surrender value thereof, the said Policy shall thereupon become void, but the assured may nevertheless, within twelve months, revive the Policy on production of evidence satisfactory to the Company, of continued good health, and on payment of such a sum as shall reduce the indebtedness to less than the cash surrender value, and of any overdue premiums with interest as stated herein.

If the fifth annual premium on this Policy be not paid within the days of grace, the Company will (under the conditions of this section) treat the premium then due as paid, provided there be no indebtedness to the Company on this Policy, and that all previous payments have been duly made by the Assured.

In determining the cash surrender value, account shall be taken only of the number of full year's premiums paid and not of any payments for less than a complete year. The rate of interest chargeable under these automatic loans shall not exceed 6½ per cent per annum compounded yearly. The loan and surrender values guaranteed in this policy and the conditions relating thereto are subject to the terms and conditions of this Nonforfeiture Privilege and are to be construed agreeably to it.

Gold.

2. The sum assured shall be payable in gold coin of the present legal standard of weight and fineness. The premiums may be paid either in such gold coin, or its equivalent in currency of Canada or the United States at the market value.

Loan.

3. After being in force five or more years the Company will lend upon this Policy (in the absence of any statutory or other restrictions, and under the terms of the loan agreement then in use) up to the loan value specified in the Table on the opposite page, and at a rate of interest not exceeding 5½ per cent per annum thereon, provided that at the time such loan is made the policy shall be assigned to the Company as collateral security by all necessary parties.

**Indisputa-
bility.**

4. After being in force two full years, and age having been admitted, this Policy while continued in force shall be indisputable.

Grace.

5. Thirty days of grace are allowed for the payment of renewal Premiums.

Revival.

6. If any payment due prior to the fifth annual premium on this Policy be not paid within the thirty days of grace, said Policy shall *ipso facto* become void, but it may be revived within twelve months thereafter on production of evidence, satisfactory to the Company, of continued good health, and the payment of overdue Premiums, with an interest and expense charge not exceeding six and a half per cent per annum thereon.

Unpaid Debt.

7. In the event of this Policy becoming a claim, any loan or indebtedness to the Company, and the unpaid balance (if any) of the current year's Premium will be deducted from the sum payable under the Policy at settlement.

Suicide, etc.

8. Policies of less than two years' standing on the lives of persons who shall die by suicide, dueling, or by the hands of Justice, shall be void, excepting in cases where the Policies have been effected by one party on the life of another, or where *bona*

Ad. assignments of them have been made to third parties for valuable consideration.

Residence
and Travel.

9. During the first two years from the date of issue of this Policy, it is hereby made a condition that the Assured shall not, without first obtaining permission from the Company, reside or travel elsewhere than in the Dominion of Canada, the United States of America, Newfoundland and Europe, nor engage in any of the following occupations or employments: Blasting, mining, submarine labor, aeronautic ascensions; the manufacture, handling or transportation of highly explosive substances; service upon any railroad train, or in switching or in coupling cars, or on any steam or other vessel; nor shall the Assured, without previous license, engage in any military or naval service in time of war during the said two years.

Proof of Age.

10. Proof of the Assured's age will be required before payment of the Policy, unless it has been previously admitted by the Company.

11. In consideration of the loan and surrender values guaranteed to the Assured in this Policy, it is understood and agreed between the assurer and the assured that all right or claim of any other temporary or extended assurance or any other surrender value than that provided in this contract, is hereby waived and relinquished, the provisions of any Statute to the contrary notwithstanding.

Notice is hereby given that no receipts for payments shall be valid or binding upon the Company, except those issued from the Head Office in Toronto, upon the Company's printed forms, and signed by the President or Vice-President or General Manager, and Secretary. Premiums are payable at Head Office, but, for the convenience of the Assured, they may, when not overdue, be paid to an agent of the Company in exchange for the official receipt, signed as above stated, and countersigned by the agent.

N. B.—The Company does not recognize or hold itself bound by any notice or intimation of any assignment of, or charge upon, any Policy unless served upon the Secretary at the Head Office in Toronto, Ontario; and holders of Policies requiring to make these are recommended to adopt that course, so that there may not be any question of their priority or position.

Forms of Assignments of Policies may be obtained from the Company; but persons must satisfy themselves in each case as to whether or not the Form precisely suits their particular circumstances, the Company not undertaking any responsibility in that respect.

ORDINARY LIFE POLICY WITH QUINQUENNIAL
DIVIDENDS.

No. 99,999.

AGE AT ENTRY, 35.

THE CANADA LIFE ASSURANCE CO.

Incorporated by Act of Parliament.

Subscribed Capital, One Million Dollars.

Established 1847.

Head Office, Toronto, Ontario.

Dated 13th January, 1900.

SUM ASSURED, \$10,000.

ANNUAL PREMIUM, \$279.50.

Payable 12th January.

Whole Life.

THE CANADA LIFE ASSURANCE COMPANY, in consideration of the written application for this Policy by *William Archibald Smith, of Chicago, Ill., Merchant*, (the assured) dated the *Fourth* day of *January*, 1900, which is hereby made the basis of this contract, and in further consideration of the *annual* premium of *Two Hundred and Seventy-nine* Dollars and *Fifty* Cents to be paid in advance, and of the payment at the Head Office of the Company in Toronto, Ontario, of a like sum every *twelve* months, from the *12th January*, 1900, during the life of the said assured, hereby agrees and promises to pay *Ten Thousand* Dollars in Gold at it Head Office, aforesaid, to *Mary Smith, wife of the Assured*, or in the event of *her* prior death, to the said assured's executors, administrators, appointees or assigns, upon the receipt and approval of the proofs of the death of the said assured during the continuance of this contract, and upon the title of the person claiming the money being satisfactorily shown, and on the delivery to the said company of this policy and a valid discharge therefor.

This Policy will Share in the Distribution of Surplus according to the rules and regulations of the Company from time to time.

This policy is issued and accepted upon, and subject to, the privileges and conditions hereon endorsed as fully as if the same were herein stated over the seal and signatures hereto affixed; and it is to be interpreted and construed according to the laws of *Illinois*.

In Testimony Whereof the corporate seal of the said Company is hereto affixed under the hands of the proper Officers at the aforesaid City of Toronto, this *Thirteenth* day of *January* in the year of our Lord One Thousand Nine Hundred.

(Signed) R. HILLS,
Secretary.

GEO. A. COX,
President.

GUARANTEED LOAN AND SURRENDER VALUES.

Assuming that the Policy is free from indebtedness and Statutory restrictions.

At End of Years.	Loan (See Condition 3.)	Cash Surrender Value	Paid-up Insurance.
3d			8650
4th			870
5th	8100	8450	1,100
6th	500	560	1,350
7th	620	690	1,600
8th	730	820	1,870
9th	860	960	2,150
10th	990	1,110	2,430
11th	1,140	1,270	2,720
12th	1,280	1,430	3,000
13th	1,440	1,610	3,300
14th	1,610	1,790	3,590
15th	1,780	1,980	3,900
20th	2,890	3,150	4,920

The above guaranteed surrender values are exclusive of any allowances by way of surplus.

After the twentieth year, if this Policy be continued in force, loan and surrender values will be furnished at any time upon application to the Company.

(Signed) F. SANDERSON,
Actuary.

NOTE.—Instalment and Beneficiary Options; Privileges and Conditions, etc., same as in preceding policy.

APPLICATION

I, Richard Roe, the above designee, do hereby declare that, to the best of my knowledge and belief, I am at present in good health, not being afflicted with any disease or disorder, external or internal; and that the above statement of my age, and other particulars, is true. And I, Susan Roe (the party in whose favor the assurance is to be granted), do hereby agree that this declaration shall be the basis of the contract between me and the Canada Life Assurance Company; that I will accept and take up the policy hereby applied for, when issued by said company, and that if any untrue averment has been intentionally made, or any material information has been wilfully withheld in this declaration, or in the replies to be given to the company's medical adviser in connection herewith, all sums which shall have been paid to the said company, upon account of the assurance granted in consequence thereof, shall be forfeited, and the assurance be absolutely null and void; and further, that the continuance of the assured in the same state of health at the time of the payment of the first premium is a condition of the assurance taking effect.

NO-PAYMENT LIFE UNCONDITIONAL ACCUMULATIVE POLICY.

No. 89,768.

Age 85.

CONFEDERATION LIFE ASSOCIATION.

AMOUNT \$10,000.

Premium \$369.50.

Incorporated by Acts of Parliament.

Capital, \$1,000,000.

By this Policy of Assurance, in Consideration of the application therefor, which is hereby made a part of this contract, and in further consideration of the payment of *Three Hundred and Sixty-nine and ⁵⁰/₁₀₀* Dollars and of the annual payment of a like sum, to be made on or before the *Fifteenth* day of *May*, in each and every year, until *Twenty* full years' premiums have been paid.

DOTH INSURE the life of *Richard Roe*, of *Toronto*, in the County of *York*, and Province of *Ontario*, hereinafter called the Insured, in the sum of *Ten Thousand* Dollars, which shall be payable at the Head Office of the Association, in *Toronto*, upon due proof of the death of the Insured during the continuance of this policy, to *his wife, Susan Roe, should she survive him; otherwise to the Insured's executors, administrators, or assigns.*

Indisputability. After this policy shall have been in force for one full year, it shall, subject to the due payment of the premium, be thenceforward indisputable.

THE BENEFITS and provisoes printed or written by the Association on the back hereof, form a part of this contract as fully as if they were stated at length over the seal and signatures hereto affixed.

In Witness Whereof these presents are sealed with the Common Seal of the said Association, and signed by the President and Managing Director thereof, at *Toronto*, this *Fifteenth* day of *May*, One Thousand Nine Hundred.

J. K. MacDONALD,
Managing Director.

W. P. HOWLAND,
President.

BENEFITS AND PROVISOS REFERRED TO ON THE FIRST PAGE OF THIS POLICY.

All premiums are due and payable at the Head Office of the Association in Toronto, but will be accepted elsewhere in exchange for the Association's receipt only, signed by the Managing Director or Actuary, and countersigned by the Agent. If default be made in the payment of any premium, note or cheque, should one be given and accepted, whether notice of such payment falling due was received by the Insured or not, then and in every such case this policy shall cease and determine, except as hereinafter otherwise provided.

Thirty days' grace is allowed for the payment of renewal premiums under this policy.

Upon the decease of the Insured the claimant shall furnish the Association by affidavit, or otherwise, satisfactory proofs of the death, and also of the age of the Insured, unless previously given; the balance of the current year's premium or any other indebtedness, if any, will be deducted from the amount of the claim.

If it should appear that the age of the Insured was understated in the application for this policy, the amount of the insurance payable hereunder shall be such proportion of the amount of the policy as the premium paid bears to the required premium at the true age, or if the age was overstated, a refund of the excess paid will be made. Age will be admitted at any time during the lifetime of the Insured, upon submission of satisfactory proof.

The Association will not recognize any assignment or transfer of this policy until the original, or duplicate thereof, shall be filed in the Head Office of the Association. The Association assumes no responsibility for the validity or sufficiency of any assignment or transfer.

The Accumulated Dividend Period, under this policy ends on the *Fifteenth* day of *May*, 1920, if this policy is then in force, and all premiums have been duly paid as provided herein, the Insured will be entitled to select any one of the following benefits or options:

FIRST:—To surrender the policy and receive its entire value, consisting of the full Reserve according to the Institute of Actuaries' Hm. Table of Mortality, and $3\frac{1}{4}$ per cent interest, namely *Five Thousand Seven Hundred and Sixty Dollars*, together with the Accumulated Dividend then apportioned by the Association either (1) in Cash, or (2) in the purchase of a Paid-up Policy of Assurance payable at death, without profits, provided notice in writing selecting this option, shall have been given to the Association not less than two years prior to the expiry of the Accumulated Dividend Period, otherwise, evidence of good health satisfactory to the Association will be required, or (3) in the purchase of a Life Annuity, or

SECOND:—To continue the policy, which will then be fully paid up, and on which future dividends will be declared quinquennially, and receive the Accumulated Dividend, either (4) in Cash, or (5) in the purchase of a Bonus Addition to the sum insured, subject to the same proviso as Benefit No. 2; or (6) in the purchase of a Life Annuity.

After three full premiums have been paid in cash on this policy; and in the event of the nonpayment of any subsequent premium on the date when the same becomes due, the Insured will be entitled to:—

1. Extended Insurance without application for the full face value of this policy, but without profits, for such further period of time as is stated in the following Nonforfeiture Table. But if said policy be charged with the payment of any loan or there is any premium note given in respect of said policy unpaid extended insurance will be granted for such period of time only as the residue of the cash value thereon left after payment of such loan or note shall be sufficient to purchase, calculated according to the rules of the Association, provided, however, that should the Insured die during the continuance of such extended insurance satisfactory proofs of death shall be furnished the Association within one year thereafter; otherwise all liability of the Association hereunder shall cease. Should the policy become a claim by death within three years from the date of such first unpaid premium, all overdue and unpaid premiums with interest at 6 per centum per annum will be deducted from the amount of the claim; or

2. Within one year from the date of such first unpaid premium, upon the submission of evidence of health satisfactory to the Association, and the payment of the past due premiums with interest, to have the policy reinstated; or

3. On the due surrender thereof within three months from the date of

such first unpaid premium to a Paid-up Policy without profits for the amount stated in the following Table; or

4. After five full years premiums have been paid thereon, upon the due surrender thereof within one month from the date of such first unpaid premium, the following proportion of the Reserve value of the policy according to the Institute of Actuaries' Hm. Table of Mortality and 3½ per centum interest will be paid therefor as a minimum cash value, namely, during the second quinquennial period of the policy, 70 per centum; during the third quinquennial period, 80 per centum, and thereafter 90 per centum. A policy for the benefit of minors cannot be surrendered for cash.

NONFORFEITURE TABLE.

Showing guaranteed extended insurance, or paid-up policy allowable, provided there is no indebtedness against the policy.

IF FULL ANNUAL PREMIUMS HAVE BEEN PAID FOR, YEARS	Extended In- surance for the Full Face Value of the Policy will be Granted for the Further Period of		Or a Paid- up Policy (subject to the provisos above) will be issued for	IF FULL ANNUAL PREMIUMS HAVE BEEN PAID FOR YEARS	Extended In- surance for the Full Face Value of the Policy will be Granted for the Further Period of		Or a Paid- up Policy (subject to the provisos above) will be issued for
	Years	Months			Years	Months	
			\$				
3.....	4	4	1,500	11.....	15	5	\$5,500
4.....	6	0	2,000	12.....	16	4	6,000
5.....	7	8	2,500	13.....	17	1	6,500
6.....	9	2	3,000	14.....	17	11	7,000
7.....	10	7	3,500	15.....	18	8	7,500
8.....	12	0	4,000	16.....	19	5	8,000
9.....	13	3	4,500	17.....	20	1	8,500
10.....	14	4	5,000	18.....	20	9	9,000
				19.....	21	6	9,500

APPLICATION.

I, the applicant, do hereby warrant and guarantee, that the answers given to the above questions (all which questions I hereby declare that I have read or heard, read) are true, and I do hereby agree that this proposal shall be the basis of the contract between me and the said association, and that any misstatements made in the answers to the questions aforesaid, or in my answers to be given to the medical examiner, or any answers given herein, so far as the same contain statements material to the contract, and that any suppression of facts shall render null and void the policy of insurance herein applied for, and forfeit all payments made thereon.

It is also further agreed that should a policy be executed under this application, the same shall not be delivered or binding on the association until the first premium thereon shall be paid to a duly authorized agent of the association during my lifetime and good health.

In consideration of the policy being placed in the accumulated dividend class, I waive all right to withdraw, or use before the expiration of the dividend period above stated, any profits which may be allotted for that period; and unless the policy shall at the expiration thereof be in full force, no profits shall be payable under said policy.

I, the person in whose favor the insurance is proposed to be granted, do also hereby agree that this proposal and declaration shall be the basis of the contract between me and the said association.

20-PAYMENT LIFE POLICY (PARTICIPATING).

No. 99,999.

AGE 35.

THE CONNECTICUT GENERAL LIFE INS. CO
OF HARTFORD, CONN.

AMOUNT, \$10,000.

PREMIUM, \$370.00

In Consideration of the covenants and agreements made and contained in the application for this Policy (which are made a part of this contract), and of the Annual Premium of *Three Hundred Seventy Dollars and — Cents*, to be paid at the Home Office of Company in Hartford, Conn., on or before the *First* day of *January* in every year during the lifetime of the Insured, until *Twenty* full Annual Premiums have been paid; *Does Promise*, on receipt, at its Home Office, of satisfactory proofs of the death, during the continuance of this contract, of *Richard S. Rowe*, herein called the Insured; of *Philadelphia*, County of *Philadelphia* and State of *Pennsylvania*, to pay at its said Home Office to *Mary G. Rowe, wife of the said Insured, if surviving, or if she be then dead*, to the executors, administrators or assigns of the Insured, *Ten Thousand Dollars*, any indebtedness of the Insured or on behalf of the beneficiary to be first deducted therefrom, together with the unpaid portion, if any, of the premium for the current policy year.

This Policy shall not take effect unless or until the first premium is actually paid while the Insured is in the same condition of health as described in the Application; and if the second and third annual premium be not fully paid when due, this Policy and all claims under it shall be void, and the premiums already paid shall be forfeited to the Company.

In case of default in payment of any premium after the third year, this Policy shall thereafter be in force only to the extent and subject to the provisions of the Company's nonforfeiture system which are endorsed hereon.

The nonforfeiture provisions and all conditions and requirements written or printed by the Company on the following pages are hereby referred to and made a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, the CONNECTICUT GENERAL LIFE INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary at its home office in the City of Hartford, the First day of January, A. D. one thousand nine hundred and one.

R. W. HUNTINGTON, JR.,

THOMAS W. RUSSELL,

Secretary.

President.

1st. Only the President, Vice President, Secretary or Assistant Secretary has power in behalf of the Company to make or modify this contract of insurance.

2d. PAYMENT OF PREMIUMS.—All premiums are due and payable at the Home Office of the Company in the City of Hartford, Conn., but will be accepted elsewhere, if paid to a duly authorized agent in exchange for its receipt signed by the President or Secretary, and countersigned by the Agent designated therein.

3d. REVIVAL IN EVENT OF LAPSE.—This policy will be reinstated on written application therefor within six months after nonpayment of any premium if evidence of good health satisfactory to the Company is furnished, and premiums to date of reinstatement are paid with interest.

4th. PROOFS OF DEATH must be furnished to the Company at its Home Office within one year after the death of the Insured, which proofs shall comprise satisfactory statements establishing the claim, and comply fully with the Company's forms in use at the time of the death of the Insured.

5th. ASSIGNMENTS.—The Company will not be bound nor in any way affected by any assignment of this Policy or of any interest thereunder until the original assignment or certified copy thereof shall be delivered at its Home Office; and the Company will not assume any responsibility for the validity of any assignment.

NONFORFEITURE PROVISIONS.

The options below are based upon completed insurance years only.

EXTENDED INSURANCE.—In case of default in payment of any premium after the third year, this policy if otherwise in force under its original conditions, and not subject to any indebtedness, will be continued in force for the term specified in the following table of "Extended Insurance," provided that no part of such insurance shall be payable unless and until satisfactory proofs of death shall be furnished within one year after death of Insured, and that if death occurs within three years from date of such default, the unpaid premiums, with interest, shall be deducted from the amount insured.

PAID-UP POLICY.—In lieu of "Extended Insurance," a Paid-up Policy (without participation in surplus) will be issued for the amount specified in the following table of "Paid-up Values" if this policy is legally surrendered therefor at the Home Office within three months from the date of lapse.

CASH VALUE.—At the end of the fifth or any subsequent year from date hereof, the "Cash Value" specified in the following table of "Cash Values" will be paid for this Policy, if it be then in force under its original condi-

tions, and is legally surrendered at the Home Office within thirty days from the end of the policy year.

LOANS.—At the end of the third, or any subsequent year from date, if the policy be then in force under its original conditions, the Company, on satisfactory assignment and deposit of the policy as collateral, will loan the amounts specified in the following table of "Loans," with interest payable in advance at the rate of 5 per cent per annum, provided that the premium shall be paid which shall continue the policy to the next anniversary subsequent to the date of the loan and that any previous indebtedness shall be settled.

TABLE.

Nonforfeiture Provisions referred to above.

Years from date of Issue.	Extended Insurance.		Paid-up Values.	Cash Values.	Loan.
	Years.	Months.			
3	4	11	\$1,320	.....	\$580
4	7	6	1,840	.....	790
5	10	0	2,350	8870	1,010
6	12	8	2,870	1,110	1,250
7	14	4	3,380	1,350	1,510
8	16	2	3,890	1,610	1,730
9	17	9	4,390	1,870	1,920
10	19	0	4,900	2,140	2,210
11	20	4	5,400	2,430	2,460
12	21	4	5,900	2,720	2,720
13	22	3	6,390	3,020	2,990
14	23	2	6,890	3,340	3,270
15	24	1	7,380	3,670	3,560
16	25	0	7,870	4,010	3,860
17	26	0	8,370	4,360	4,180
18	27	9	8,860	4,720	4,510
19	28	10	9,360	5,100	4,850
20	Life		10,000	5,500	4,960
25	.....	.....	.....	6,090	5,500
30	.....	.....	.....	6,680	6,040

These figures apply to the original sum insured only. If the sum insured is increased by dividends or otherwise, the benefits will be increased but any indebtedness placed on the policy will operate to reduce the amount of the benefits.

INSTALMENTS.

Whenever this policy shall become a claim under its original conditions and for its full amount, its proceeds will be paid, if so desired, in instalments as follows:

FOR EACH \$1,000 INSURED.

5 instalments of.....	\$214 each.
10 " "	116 "
15 " "	84 "
20 " "	68 "
25 " "	68 "

The first instalment payable immediately and the subsequent instalments annually thereafter.

APPLICATION:

I hereby covenant and agree that all the foregoing statements and answers as written, and those contained in Part II. made, or to be made, to the Medical Examiner, are offered to the Company as a consideration of the contract applied for; and that they are full, complete and true; and the only statements made to the Company in reply to its inquiries; and that if there be in any of the statements any untruth or concealment of facts, then this policy shall be null and void, and all premiums paid thereon shall be forfeited to the Company.

And this application is submitted to the Company, with the further following express covenants and agreements:

1. That it will constitute no contract of Insurance until a Policy shall first have been issued and delivered by the said Company, and the first premium thereon actually paid, during the continuance of the life proposed for insurance, in the same condition of health as described in the application.

2. That the contract under such Policy shall be held to have been made in Hartford, Connecticut, and shall be construed in accordance with the laws of Connecticut.

3. That in any distribution of surplus, the principles and methods which may be adopted from time to time by the Company for such distribution, and its determination of the amount, equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

4. That if, within two years from the date of the Policy, I shall, without the written consent of the Company (signed by its President or Secretary) travel or reside without the limits of the Temperate Zone, or personally engage in blasting, mining, handling electric wires or tending dynamos, or in the making of explosives, or as an employee on any railroad train, steam or sailing vessel, or if, without such consent, during the continuance of the Policy, I shall engage in military or naval service in time of war, then in every such case the policy hereby applied for shall become null and void.

5. That no suit shall be brought against the Company under this contract after two years from the time when cause of action accrues.

No. 999,999.

RATED AGE, 35.

THE CONNECTICUT MUTUAL LIFE INS. CO.

OF HARTFORD, CONN.

In Consideration of the application for this insurance, which is the basis of and a part of this contract, and a copy whereof is hereunto annexed, and of the several answers, warranties and agreements therein contained, and of the annual premium of *Three hundred and fifty-eight ²⁰/₁₀₀* dollars to be paid to them on the *First* day of *July*, 1898, and on or before the same date in every year until twenty annual premiums shall have been paid, do hereby insure the life of *John M. Taylor* (the Insured), of *Hartford*, County of *Hartford*, State of *Connecticut* for the term of his natural life, in the sum of *Ten Thousand* Dollars, to be paid to his executors, administrators or assigns, within thirty days after due notice and satisfactory proof of the death of the said Insured while this contract is in full force and effect shall have been received at the office of said Company in *Hartford, Conn.*, less any balance of the year's premium when not all paid at the beginning of the year, and any other indebtedness to said Company on account of this policy;

Or, at the end of any period reckoned from the above date specified in the table of cash values printed herein and hereby made a part of this policy, said Company will pay to him a cash value stipulated in the said table, but only upon surrender and release hereof within thirty days after the end of such period;

But, if, after the payment, as above, of the number of annual premiums required by the table of paid-up insurance printed hereon and hereby made a part of this contract, any subsequent premium or installment of premium be not paid when due, said Company do thereupon and thereafter and upon the same considerations hereinbefore set forth, but without further payment of premiums, insure said life for said term but only in a sum stipulated in the said table and to be payable as above provided;

And any and every sum due under this policy shall be payable only at the office of said Company in *Hartford, Conn.*, and upon surrender and satisfactory release hereof.

Subject to the conditions and agreements upon the second page of this policy, which are hereby referred to and made a part of this contract.

In Witness Whereof, the said THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY have, by their president and secretary, signed and delivered this contract in the City of *Hartford*, State of *Connecticut*, this *first* day of *March*, A. D. one thousand eight hundred and ninety-eight.

HERBERT H. WHITE,
Secretary.

JACOB L. GREENE,
President.

This policy is issued and accepted upon the following express conditions and agreements, referred to on the first page and made a part of this contract:

1. That this contract of insurance is wholly expressed and contained in this policy and the application therefor, and that no alteration, change, modification, waiver, or subsequent agreement whatever respecting this policy shall be binding on said Company unless made in writing signed by the executive officers thereof; and that agents of the company have no power or authority to make, alter, change, or modify any of the terms, conditions, or agreements of this policy, or to waive forfeitures thereof.

2. That this policy shall not be in force and binding on this Company until the advance premium hereon shall have been actually paid during the lifetime of the Insured; and that if any subsequent premium, or installment of premium, on this policy be not paid when due, then this policy shall cease and determine and become and be null and void, except as hereinbefore provided; and that no premium on this policy shall be held to be paid unless a receipt signed by one of the executive officers of the Company shall be given therefor, and such receipt is the sole evidence of the authority of any agent to receive any premium on account of this policy; and that all premiums or other payments on account of this policy are payable at the office of the Company in Hartford, Conn., and not elsewhere, as stipulated in the application herefor.

3. That the following risks are not assumed by this Company under this contract: Death while residing or being, or from any disease contracted while residing or being, outside the Temperate Zones (except when traveling for recreation in civilized countries,) or while in any military or naval service in time of war, or from any accident or injury received while personally engaged in blasting, underground mining, or any submarine or aeronautic operations, or in the manufacture of explosive substances, or in service on any water or railroad, or as a member of any paid fire department, without the consent of this Company previously given in writing; or death in committing or attempting to commit a felony, or in consequence thereof, or as the result of intemperance, or by self-destruction except upon satisfactory proof that the Insured was so far from destroying his responsibility therefrom.

In each and every of the foregoing cases this policy shall become and be null and void; but the Company will, upon surrender and satisfactory release hereof within one year thereafter, and not otherwise, return to the assured the then net reserve upon this policy, computed upon the American table of mortality and three per centum compound interest, less any balance of the years' premium when not all paid at the beginning of the year, and any other indebtedness to this Company on account of this policy.

4. That in every case in which this policy shall cease and determine or shall become and be null and void, all premiums paid and moneys or credits held on account of the same shall be forfeited to this Company, except as hereinbefore provided.

5. That in case of default in the payment of any premium or installment of premium when due hereon, if a sum sufficient to fully meet said payment, or

a quarterly installment of the annual premium, shall have been previously credited by this Company on account of this policy by way of dividends or surplus premiums, then if there be no other indebtedness to this Company on account of this policy, said premium or installment of premium shall be considered and receipted as paid by the application and cancellation of an equal amount of such previous credit; but such dividends or surplus premiums shall not be so applied unless sufficient to pay in full the required payment or the quarterly cash installment of the annual premium; and any balance of such dividends or surplus premiums declared and credited, remaining in the custody of this Company at the maturity of this policy, shall then be payable with the sum herein insured.

6. That no assignment of this policy shall be valid unless made in writing, and a duplicate or certified copy thereof be filed at the office of said Company; and any claim against this Company, arising under this policy, made by an assignee or creditor, shall be subject to satisfactory proof of interest in the life insured, in due form, and to any breach of the conditions of this contract by any of the parties hereto, whether such breach exist prior or subsequent to any such assignment; and such proof of interest shall be a condition precedent to any right of action on this contract by or on behalf of such assignee, and this Company shall in no case be responsible for the validity of any assignment.

7. *Table of Paid-up Insurance referred to in this Policy and made a part thereof.*

To ascertain the amount for which this Policy will continue in force after two or more annual premiums have been paid, take the amount under the rated age and the annual premium per \$1,000, at which the policy was written, and opposite the figures showing the number of annual premiums paid, and multiply it by the number of thousands of dollars insured by this policy.

Thus, the Paid-up Insurance for which a Policy for \$5,000, written at age 35, would continue in force in case of failure to pay further premiums, after the payment of ten annual premiums, is $486 \times 5 = \$2,430$, after the payment of fifteen annual premiums is $742 \times 5 = \$3,710$.

The annual premium can be paid in semi-annual or quarterly installments only by special permission of the Company; and if, after the payment of two or more annual premiums, one or more fractional installments be so paid on account of an annual premium, the Paid-up Insurance will be increased by a proportional part of the increase due to the payment of the annual premium, less fractions of a dollar.

Thus the Paid-up Insurance for which a policy for \$2,500, issued at age 40, would continue in force after the payment of ten annual premiums, is $486 \times 2.5 = \$1,215$. The payment of the eleventh annual premium would add \$125 to this amount; but the payment of the first semi-annual installment of the eleventh annual premium will add only one-half that amount, less fractions of a dollar, or \$62, making the Paid-up Insurance, in case of the payment of ten annual premiums and one semi-annual installment of the eleventh annual premium, $1,215 + 62 = \$1,277$.

For Paid-up Values on 20-Premiums Life Policies, see index.

For Cash Surrender Values, see index.

APPLICATION.

I HEREBY DECLARE AND WARRANT that the above are in all respects full and true answers to the foregoing questions; and I agree that this application and the several answers, warranties and agreements herein contained shall be the basis of, a part of the consideration for, and a part of the contract of insurance, and that no statement or declaration made to any person, and not contained in this application, shall be taken or considered as having been made to, or brought to the notice or knowledge of the Company, or as charging it with any liability by reason thereof; and that if there be, in any of the answers herein made, any fraud, untruth, evasion or concealment of facts, then any policy granted upon this application shall be null and void, and all payments made thereon shall be forfeited to the Company. I also agree that all premiums upon any policy to be issued upon this application are to be due and payable only at the office of the Company in Hartford, Connecticut; and desiring permission to pay the same, for greater convenience, to the Company's agent thereto authorized, in consideration of such permission, I hereby agree that such policy shall be a contract made and to be performed in, and in all respects to be construed and determined by the Company's charter and the laws of the State of Connecticut, and all payments of premium shall be held to have been made at said Hartford and not elsewhere, the evidence of any receipt to the contrary notwithstanding; and that the provisions in said policy for its continuance as paid-up insurance for a specified amount in case of failure to pay premiums, are and shall be in substitution for and in waiver of the rights of all parties hereto under any law of any State relating to the lapse or forfeiture of policies of life insurance.

The Insured under this policy is a member of the Company; members share in its surplus as provided in its charter.

Notices of premiums falling due are sent as regularly as possible, not as a matter of agreement, but for convenience only, and without any responsibility for omission or miscarriage.

Blanks for the several certificates required to be made in proof of death will be furnished upon request.

RENEWABLE TERM POLICY.

No. 999,999.

Age 35.

THE CONNECTICUT MUTUAL LIFE INSURANCE CO. OF HARTFORD, CONN.

After the Expi-
ration of Ten
Years

In Consideration of the application for this insurance, which is the basis of and a part of this contract, and a copy whereof is hereunto annexed, and of the several answers, warranties and agreements therein contained, and of the annual premium of *One hundred Fifty-four Dollars* to be paid to them on the *First day of July, 1896*, and on or before the same date in every year until Ten Annual Premiums shall have been paid.

DO HEREBY INSURE THE LIFE OF *Jacob L. Greene* (the Insured), of *Hartford, County of Hartford, State of Connecticut*, for the term of *Ten Years* from and after the above date, in the sum of *Ten Thousand Dollars*, to be paid to his executors, administrators or assigns, within thirty days after due notice and satisfactory proof of the death of the said Insured while this contract is in full force and effect shall have been received at the office of said Company in Hartford, Conn., less any balance of the year's premium when not all paid at the beginning of the year, and any other indebtedness to this Company on account of this policy.

AND, after the expiration of the above term of ten years, this policy may be renewed and extended year by year, but not beyond the age of seventy-five years, by the payment on or before the tenth and each succeeding anniversary of the above date, of an annual renewal premium of as many times the amount set in the margin hereof opposite the then last completed age of the said Insured as there are thousands of dollars insured under this policy.

This Policy does not participate in Surplus, and has no value except in the event of the death of the Insured.

Age	Annual Premium
35	\$1,000
36	\$12.75
37	12.90
38	13.05
39	13.20
40	13.35
41	13.50
42	13.75
43	14.00
44	14.25
45	14.50
46	14.80
47	15.15
48	15.50
49	15.85
50	16.20
51	16.55
52	16.90
53	17.25
54	17.60
55	18.00
56	18.40
57	18.80
58	19.20
59	19.60
60	20.00
61	20.40
62	20.80
63	21.20
64	21.60
65	22.00
66	22.40
67	22.80
68	23.20
69	23.60
70	24.00
71	24.40
72	24.80
73	25.20
74	25.60

AND any and every sum due under this policy shall be payable only at the office of said Company in Hartford, Conn., and upon surrender and satisfactory release hereof:

Subject to the conditions and agreements upon the second page of this policy, which are hereby referred to and made a part of this contract.

In Witness Whereof, the said THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY have, by their President and Secretary, signed and delivered this Contract in the City of Hartford, State of Connecticut, this First day of July, A. D. one thousand eight hundred and ninety-six.

HERBERT H. WHITE, Secretary, JACOB L. GREENE, President.

This Policy is Issued and Accepted upon the following express Conditions and Agreements, referred to on the first page and made a part of this Contract:

NOTE.—Clauses 1, 2, 3, 4 and 6 are the same as in the preceding policy except as to provisions for Cash Values and Paid-up Insurance.

5th. That this Policy shall not entitle the Insured to share in the surplus of the Company, or to any surrender value whatsoever, either in cash or paid-up insurance; it being a Nonparticipating Term Policy.

7th. This Policy may be surrendered and exchanged, while yet in force, if the Insured be not more than sixty years of age, without further application or medical examination, on the satisfactory execution of the annexed release by all parties in interest, for a new policy of this same form or of any form of whole life or endowment insurance then issued by the Company, for any amount not in excess of the amount insured under this policy at the date of such exchange, at the Company's then rates for the age attained.

RELEASE.

In Consideration of the issue of a Policy for Dollars in exchange therefor, this Policy is hereby released and surrendered; and it is hereby agreed that the original application for this Policy, and the several answers, warranties and agreements therein contained, shall be the basis of and a part of the contract of insurance hereby applied for in exchange for this Policy.

Dated at [SEAL]

this day of 18..... [SEAL]

Witness [SEAL]

CONTINUOUS INSTALMENTS, BY FIFTEEN PAYMENTS OF AN ANNUITY CERTAIN, WITH DEFERRED ANNUITY FOR LIFE.

THE
CONNECTICUT MUTUAL LIFE INSURANCE CO.
OF HARTFORD, CONN.

Last Completed
Age of Payee at
Maturity of Policy

Annuity Certain
and Deferred for
each \$1,000 due
on Policy.

Under

8	\$36 60
9	36 80
10	37 00
11	37 24
12	37 47
13	37 70
14	37 93
15	38 17
16	38 41
17	38 65
18	38 90
19	39 15
20	39 41
21	39 67
22	39 94
23	40 22
24	40 50
25	40 80
26	41 10
27	41 42
28	41 75
29	42 09
30	42 44
31	42 81
32	43 19
33	43 59
34	44 00
35	44 45
36	44 91
37	45 40
38	45 91
39	46 44
40	46 99
41	47 56
42	48 16
43	48 79
44	49 45
45	50 14
46	50 86

This Agreement, made this.....day of.....between THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, party of the first part, and.....of.....County of.....State of.....party of the second part, witnesses as follows :

Insurance Policy No....., issued by said Company upon the life of the party of the second part, is hereby modified and altered by the following stipulations, and in all other respects said Policy is confirmed and continued.

It is hereby mutually agreed that when said Policy shall become due by its terms, the Company, in lieu of the payment of the amount due in a single sum as provided in said Policy, upon satisfactory surrender and discharge thereof and of this agreement, will issue to.....(hereinafter called the Payee), its Instalment Annuity Policy, agreeing to pay at its office in Hartford, Connecticut, to said Payee,.....executors, administrators or assigns, fifteen instalments, as follows : For each \$1,000 so due (and proportionably for each fraction of \$1,000), the "Annuity Certain and Deferred," set in the table printed in the margin hereof against the "Last completed age of Payee at maturity of Policy," the first such Instalment to be paid upon the due date of said Insurance Policy, and the remaining fourteen Instalments to be paid, one on each succeeding anniversary of said date;

Last Completed
Age of Payee at
Maturity of Pol-
icy.

Annuity Certain
and Deferred for
each \$1,000 due
on Policy.

46	851 67
47	82 89
48	83 21
49	84 06
50	84 36
51	85 87
52	86 82
53	87 80
54	88 80
55	89 88
56	90 89
57	91 97
58	93 07
59	94 18
60	95 30
61	96 42
62	97 53
63	98 63
64	99 71
65	70 76
66	71 79
67	72 76
68	73 70
69	74 59
70	75 43
71	76 21
72	76 92
73	77 56
74	78 14
75	78 66
76	79 12
77	79 52
78	79 86
79	80 15
80	80 40
81	80 60
82	80 80
83	81 00
84	81 15
Over	
85	81 30

And that, if said Payee shall survive the payment of said fifteen instalments, said Company will continue to pay the same sum as a Deferred Annuity, on each succeeding anniversary of the above due date during the life of such Payee, such Deferred Annuity payments to terminate with the last Annuity payment due prior to the death of the Payee.

The Instalment Annuity Policy to be issued as above may provide for the payment of the "Annuity Certain and Deferred" in equivalent semi-annual or quarterly instalments.

If, when said Insurance Policy shall mature as a claim, the above named Payee be not then living, this Agreement shall be void and of no effect.

This Agreement may be revoked at any time by the party of the second part, upon written notice thereof to and its Acknowledgment by the said Company at its Home Office; and any assignment or hypothecation of said Insurance Policy hereafter made shall entirely cancel this Agreement.

This Agreement is made at the written request of the party of the second part, a copy of which is endorsed hereon.

THE CONNECTICUT MUTUAL LIFE INS. CO.

By.....

Secretary.

(Use with own Benefit Policies.)

APPLICATION

To The Connecticut Mutual Life Insurance Company, of Hartford, Conn.:

I, _____ of _____ County of _____ State of _____ being the Insured under Policy No. _____, issued by the above named company, hereby apply to said company to issue its agreement for the payment of said policy, when it shall become due to _____ (Relationship to Insured) _____ (hereinafter called the beneficiary), in continuous instalments based upon the rate for an annuity certain for _____ years, at the age of said beneficiary when said policy shall become due, with a deferred annuity of the same amount in case said beneficiary shall survive the payment of the annuity certain; said agreement to become void in case of the death of said beneficiary before said policy becomes due, or in case of any assignment or hypothecation thereof, and to be revocable at any time upon written notice by said Insured to and its written acknowledgment by said company.

The above named beneficiary was born at _____ County of _____ State of _____ on the _____ day of _____ A. D. 18__.

Date _____

Witness _____

(Signature of Insured.) _____

(Application for Continuous Instalments.)

Own Benefit Policy

[Edition 1899.]

INSTALMENTS, BY 20 PAYMENTS OF AN ANNUITY CERTAIN.

THE CONNECTICUT MUTUAL LIFE INSURANCE CO. OF HARTFORD CONN.

This Agreement, made this day of between
THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, party
of the first part, and of County of
State of party of the second part, witnesses as follows:

Insurance Policy No. issued by said Company upon
the life of the party of the second part, is hereby modified and
altered by the following stipulations, and in all other respects said
Policy is confirmed and continued.

It is hereby mutually agreed that when said Policy shall be-
come due by its terms, the Company, in lieu of the payment of the
amount due in a single sum as provided in said Policy, upon sat-
isfactory surrender and discharge thereof and of this Agreement
will issue to (hereinafter called the Payee,) its In-
stalment Annuity Policy agreeing to pay at its Office in Hartford,
Conn., to said Payee, executors, administrators or
assigns, Twenty Instalments of Sixty-five Dollars and Twenty-five
Cents for each \$1,000 so due (and proportionably for each fraction
of \$1,000), the first such Instalment to be paid upon the due date
of said Insurance Policy, and the remaining nineteen Instalments
to be paid, one on each succeeding anniversary of said date.

The Instalment Annuity Policy to be issued as above may
provide for the payment of said Instalments in semi-annual or
quarterly equivalents.

If when said Insurance Policy shall mature as a claim, the
above named Payee be not then living, this Agreement shall be
void and of no effect.

This Agreement may be revoked at any time by the party of
the second part upon written notice thereof to and its acknowl-
edgment by the said Company at its Home Office; and any assign-
ment or hypothecation of said Insurance Policy hereafter made
shall entirely cancel this Agreement.

This Agreement is made at the written request of the party
of the second part, a copy of which is endorsed hereon.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

By Secretary.

(Used with own Benefit Policies.)

20-PREMIUMS LIFE-OPTION POLICY.

No. 9,999.

AGE, 35.

**THE EQUITABLE LIFE INSURANCE COMPANY,
OF IOWA.**

AMOUNT, \$10,000.

PREMIUM, \$389.50.

In Consideration of the application for this Policy (a copy of which is attached hereto) which is made a part of this contract, and the payment of *Three Hundred Thirty-nine and $\frac{50}{100}$ Dollars*, on or before the delivery hereof, and of the . . . annual premium of *Three Hundred Thirty-nine and $\frac{50}{100}$ Dollars*, at the Company's office in the city of Des Moines, Iowa, on or before the *10th day of September* in each year during the continuance of this Policy or until *Twenty* full years' premiums shall have been paid, promises to pay at its said office unto *Jane Doe, wife of the Insured, if then living; otherwise to the executors, administrators or assigns of John Doe, the Insured, of Des Moines, in the County of Polk, State of Iowa,* the sum of *Ten Thousand Dollars*, on receipt of satisfactory proofs of the death and cause of death of said Insured, the Policy then being in full force, any unpaid part of the year's premium and other indebtedness to the Company on account of this Policy being first deducted.

IN CASE ANY OF SAID PREMIUMS or any note or notes accepted by the Company therefor are not paid when due and payable, this Policy shall thereupon lapse and become void and all payments made thereon forfeited, except as provided on the second page hereof.

THIS POLICY shall not bind the Company until the first premium shall be actually paid while the Insured is in good health, and is issued and accepted by the parties in interest, subject to the provisions, requirements and benefits stated on the second page hereof, which are hereby referred to and form a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, THE EQUITABLE LIFE INSURANCE COMPANY, OF IOWA, has, by its President or Vice-President, and Secretary, signed and delivered this contract in the City of Des Moines, Iowa, this *Tenth day of September, One Thousand Eight Hundred and Ninety-eight.*

J. C. CUMMINS,

Secretary.

F. M. HUBBELL,

President.

This Policy is secured by a deposit of approved securities with the State of Iowa.

PROVISIONS, REQUIREMENTS AND BENEFITS.

REFERRED TO ON THE FIRST PAGE HEREOF.

PAYMENT OF PREMIUMS.—All premiums, after the first, are due and payable at the Home Office of the Company in the City of Des Moines, Iowa, but may be paid elsewhere to collecting agents producing receipts signed by the President or Secretary and countersigned by such agents; and the receipt of any payment less than a full annual premium shall not have the effect to continue this Policy.

in force longer than three months in case of a quarterly payment, or six months in case of a semi-annual payment.

DIVIDENDS.—Beginning with the payment of the third annual premium and annually thereafter, this Policy shall, if kept in force on the original plan, be credited with a dividend from the surplus as apportioned by the Company to policies of the same class; but no dividend shall be payable at or after the time default is made in the payment of any premium, unless the Policy is fully restored.

RESTORATION OF POLICY.—In case of default in the payment of any premium before three full years' premiums shall have been paid, this Policy may be restored within one year from the date of such default, or in case of such default after three years, it may be restored to the original amount and plan at any time, if not previously surrendered, upon furnishing the Company with satisfactory evidence that the Insured is in good health, and refunding any indebtedness that may have been deducted from the reserve, and the payment of all past due premiums with six per cent interest; except that, if the Policy is running as nonparticipating term insurance, such restoration must be made, if at all, within the first year of the extended term.

INDEBTEDNESS.—After two years from date, the only conditions binding upon the holder of this Policy are that the premiums shall be paid as required, that the Insured shall observe and keep the agreements as to habits, military and naval service, and that if the age has been understated in the application upon discovery of the true age, the difference between the premium paid and the premium at the correct age, with interest at six per cent per annum, shall be paid on demand, or may be deducted from any sum payable under the policy, as provided in Section 1813, Code of Iowa of 1897. In all other respects the payment of any sum due under this Policy shall be undisputable.

NONFORFEITURE, LOAN AND CASH SURRENDER PROVISIONS.

1. **PAID-UP INSURANCE.**—If after three or more full years' premiums have been paid in cash, default is made in the payment of a subsequent premium this Policy shall, without action on the part of the Insured, continue as a paid-up nonparticipating Policy for as many twentieth parts of the original sum insured as there shall have been complete annual premiums paid (see amount stated under "paid-up insurance" in the table printed hereon); except that, if there be any indebtedness to the Company on account hereof, such indebtedness, unless paid, shall first be deducted from the legal reserve on the Policy, computed by the Actuaries' Four Per Cent Table of Mortality, at the date to which full annual premiums have been paid, and the paid-up insurance shall be for such sum as the remainder of the reserve, used as a single premium, will purchase at the Company's regular single premium rates; or

2. **EXTENDED INSURANCE.**—Upon the written application of the Insured and beneficiaries and assigns, if any, and the payment of all indebtedness to the Company on account of this Policy and its surrender at the Home Office, for endorsement within three months after the date of such default, the Company will extend and continue the full amount of this Policy as nonparticipating term insurance, for the number of years and days indicated under "Extended Insurance" in the table printed hereon, counting from the anniversary date of the Policy to which full annual premiums have been paid in cash; but if the Insured shall die within two years from such date, there shall be deducted from the amount payable, the sum of all the premiums, with interest thereon, at six

percent, which would have become due on this Policy if it had been continued in full force on the original plan.

3. POLICY LOANS.—At any time, after five or more full years' premiums have been paid in cash on this Policy, and there be no default in any premium payment, the Company will loan, upon a satisfactory assignment and deposit of this Policy as collateral security, and subject to the regulations of the Company relating to policy loans, up to the amount stated under "Loan Values" in the table printed hereon; except, that no loan will be made for a less sum than twenty-five dollars, nor for a shorter period than one year.

4. CASH SURRENDER VALUES.—Upon request of the insured and the legal surrender of this Policy at the Home Office, within thirty days after the end of any period of five years from its date, premiums having been paid in full to the end of such period, the Company will pay in cash to the legal owner hereof the amount stated under "Cash Surrender Values" in the table printed hereon, first deducting any indebtedness to the Company on account of this Policy.

TABLE OF LOAN AND SURRENDER VALUES

NOTE.—The figures given in the following tables are based upon the assumption that all premiums have been fully paid in cash. Any existing indebtedness may be paid in cash while Policy is in full force and then the figures in the table will apply.

At End of	IN CASE OF LAPSE OF POLICY.			
	Paid-up Insurance with benefit by the Insured.	or 2d. Extended Insurance on Application, within Three Months.		Cash Surrender Values.
		Years	Days	
3d year	\$1,500	5	197	
4th "	2,000	7	84	
5th "	2,500	8	358	\$630
6th "	3,000	10	219	790
7th "	3,500	12	187	980
8th "	4,000	13	183	1,140
9th "	4,500	14	209	1,330
10th "	5,000	15	240	1,520
11th "	5,500	16	281	1,720
12th "	6,000	17	438	1,930
13th "	6,500	18	108	2,150
14th "	7,000	19	28	2,380
15th "	7,500	19	280	2,610
16th "	8,000	20	166	2,860
17th "	8,500	21	53	3,110
18th "	9,000	22	349	3,380
19th "	9,500	23	248	3,660
20th "	10,000	Full	Paid	3,950
25th "				4,550
30th "				4,980

Paid-up additions or unpaid indebtedness will increase or diminish the benefits in the above table.

NOTE.—While any owner of this Policy (either as beneficiary or by assignment) is a minor, no loan can be made by the Company except for the purpose:

f paying current premiums; and before the cash surrender value can be paid, the interest of such minor must be released by a duly appointed legal guardian.

GENERAL PROVISIONS.

POWERS OF AGENTS.—No agent has power in behalf of the Company to make, alter or discharge contracts, waive forfeitures, name an extra rate for special risks, nor bind the Company in any way.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will first be deducted in any settlement of this Policy or of any benefit thereunder.

ASSIGNMENTS.—The Company will take no notice of any assignment of this Policy until the original or a duplicate or a certified copy thereof shall be filed in its Home Office. The original assignment and due proof of interest must be produced when the Policy is presented for payment. The Company will assume no responsibility for the sufficiency or validity of any assignment.

PROOFS OF DEATH.—In the event of the death of the Insured, while this Policy is in force, application should be made to the Company for blank forms upon which to make proofs, which proofs must be furnished to the Company, at its Home Office, within one year after the beneficiary or other persons entitled to make claim under the Policy have knowledge of such death, and no action to recover on this Policy shall be sustainable after the expiration of said one year.

PLACE OF CONTRACT.—This Policy is a contract, made and to be performed in the State of Iowa, and shall be construed according to the laws of said State.

APPLICATION.

I hereby agree that if within two years from the date hereof I shall travel or reside in any part of the torrid zone or north of the parallel of 60° north latitude, or shall engage in blasting, mining, submarine labor, aeronautic ascensions, the manufacture or handling of highly explosive substances, the manufacture or sale by retail of malt or spirituous liquors, or as lineman, putting up and handling highly charged electric wires, tending dynamos, puddling or in ocean or lake navigation, or in military or naval service in time of war, or working upon any railroad train as engineer or fireman, switching or coupling cars, or as brakeman or conductor of freight trains, or shall take my own life, whether sane or insane, any Policy issued hereon shall become void and all payments made thereon be forfeited to said Company.

I further agree that if I shall engage in said military or naval service, after two years from the date hereof, without the written consent of the Company, and in case of death while so engaged, the Company shall be liable only for the then net reserve on said Policy. I also further agree that if within five years from the date hereof I shall indulge in the use of narcotic poisons, malt or spirituous liquors to such an extent as to obviously impair my health, or to induce delirium tremens, then, and in either such case, the Company may within said five years, but during my lifetime, cancel the Policy herein applied for and thereupon shall be absolved from all liability upon the same, except only it shall pay the amount of the then reserve, computed according to the Actuaries' Table of Mortality with 4 per cent interest, if the Policy be surrendered during my lifetime and within one year from the date of such cancellation.

I hereby declare and warrant the foregoing statements and representations, together with those I shall make to the Company's medical examiner in continuation of this application, to be true without evasion or concealment, and that they, with the Policy of said Company, if one be issued, shall constitute the contract between the parties hereto.

20-PREMIUMS LIFE GUARANTEED CASH VALUE POLICY—20-YEAR DEFERRED DIVIDEND.

No. 999,999.

AGE, 35.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

AMOUNT, \$10,000.

PREMIUM, \$383. 40.

Hereby assures, the life of *Richard Roe*, hereinafter called the Assured, and on receipt of satisfactory proofs of the death of the said Assured, provided this policy is then in force, agrees to pay *Ten Thousand Dollars*, at its Office in the City of New York, to *Sarah Roe, wife of the Assured, or in event of her prior death*, the Assured's executors, administrators or assigns, subject to the right of the Assured to change the beneficiary, and subject to the Privileges and Conditions stated on the Second and Third pages hereof, which form a part of this contract as fully as if recited at length over the signatures hereto affixed.

New York, January 1, 1901.

W. ALEXANDER, Secretary. JAMES W. ALEXANDER, President.

PRIVILEGES AND CONDITIONS.

I. **INCONTTESTABILITY.**—This policy shall be indisputable, after one year from its date of issue, for the amount due, provided premiums have been duly paid.

II. **OCCUPATION, RESIDENCE AND TRAVEL.**—After one year from the date of issue of this policy, there are no restrictions upon travel, residence or occupation, except military or naval service in time of war, as provided in section XI on the third page hereof. For one year after the date of issue of this policy, military or naval service in time of war will be permitted only in accordance with the provisions of section XI on the third page hereof, and travel or residence in Mexico or the Torrid Zone, and engagement in any of the following occupations or employments—blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon railroad trains, or in switching or in coupling cars, or on any steamboat, or other vessel or boat, will render the policy void.

III. **GRACE IN THE PAYMENT OF PREMIUMS.**—Should default be made at any time hereafter in the payment of any premium due upon this policy as herein provided, the Society will waive such default and accept the payment of said premium, provided the amount thereof, with interest thereon at five per cent per annum from the date of default, be tendered to it within thirty days after such default.

IV. **REINSTATEMENT.**—Should this policy lapse by reason of the non-payment of any premium, it may be reinstated at any time upon the Assured furnishing evidence of good health satisfactory to the Society, and the payment of all arrears and any indebtedness to the Society under this contract existing at the date of lapse, with interest thereon at five per cent per annum.

V. CHANGE OF BENEFICIARY.—This policy is issued with the express understanding that the Assured may, from time to time during its continuance, change the beneficiary or beneficiaries, by filing with the Society a written request duly acknowledged, accompanied by this policy, such change to take effect upon the endorsement of the same on the policy by the Society, provided this policy has not been assigned and notice of such assignment recorded on the books of the Society, or if assigned that all assignments shall have been duly cancelled or released on the books of the Society.

VI. LOANS AND SURRENDER VALUES.—After this policy has been in force three years the Society will make loans thereon at five per cent interest per annum, payable in advance, of the respective amounts stated in the following table, upon the due assignment of this policy to the Society as collateral security for each loan.

This policy shall lapse and together with all premiums paid thereon shall forfeit to the Society on the nonpayment of any premium when due, except that provided premiums shall have been paid for the periods respectively mentioned in the following table, there will be granted, without deduction on the part of the Assured, paid-up life assurance for the amount fixed in said table; or in lieu thereof, at the option of the Assured (1) the cash value fixed in said table upon the surrender of this policy to the Society at its Home Office in New York City at any time after its termination; or (2) provided this policy is surrendered within the days of grace; or, with satisfactory evidence of good health, within one year thereafter) a paid-up term policy for the full amount assured under this policy for the time stated in said table. The paid-up assurance, cash value and paid-up term policy referred to herein are based on the number of full years' premiums that have been paid, are granted without participation in profits, and are subject to deduction for any indebtedness to the Society under this contract.

TABLE OF LOANS, AND OF SURRENDER VALUES.

Either in Cash, Paid-up or Extended Assurance, in Accordance with the Provisions of Section VI above.

At the End of Years.	Loan or Cash Values.	Paid-up Life Assurance. Granted automatically, unless other settlement selected.	Extended Term Assurance. For face of policy from date of nonpayment of premium.		At the End of Years.	Loan or Cash Values.	Paid-up Life Assurance. Granted automatically, unless other settlement selected.	Extended Term Assurance. For face of policy from date of nonpayment of premium.	
			Yrs.	Mos.				Yrs.	Mos.
3d	\$400	\$1,500	6	2	19th	\$8,180	\$6,000	19	1
4th	600	2,000	7	9	18th	8,500	6,500	19	7
5th	800	2,500	10	5	14th	8,840	7,000	20	3
6th	1,150	3,000	12	4	15th	4,180	7,500	20	11
7th	1,300	3,500	13	11	16th	4,540	8,000	21	7
8th	1,500	4,000	15	4	17th	4,910	8,500	22	3
9th	1,810	4,500	16	7	18th	5,290	9,000	23	0
10th	2,200	5,000	17	7	19th	5,690	9,500	23	9
11th	2,600	5,500	18	5	20th	6,100	10,000		

If this policy should be continued beyond the period covered by the table, it will be entitled, under the above conditions, to a cash value equal to the full reserve (American Experience Table 8 per cent) or its equivalent value in a paid-up life policy.

VII. DIVIDEND.—If the Assured be living, and this policy is in force the first day of January, 1921, the Society will pay to the Assured, or assigns, a cash dividend, consisting of the policy's full share of Surplus Profits, as determined by the Actuaries of the Society, and this policy may then be continued or surrendered by said Assured, or assigns, under one of the following options. Until said date no dividend shall be apportioned to this policy.

OPTIONS.

- (1). Draw entire cash value (consisting of guaranteed cash value, fixed in the table on the second page together with the dividend); or
- (2). Convert entire cash value into a paid-up life policy (subject to medical examination and the Society's approval of the risk for any excess in paid-up assurance over the amount of the original policy); or,
- (3). Draw dividend in cash; and continue policy as a paid-up life policy for its full amount; or,
- (4). Draw dividend in cash and surrender this policy for a paid-up life policy, for the amount fixed in the table on the second page; or
- (5). Draw dividend in cash, and surrender this policy for a paid-up life policy, for the amount of guaranteed cash value fixed in the table on the second page, together with an annuity payable during the lifetime of the assured; or,
- (6). Convert dividend into additional paid-up life assurance and continue policy for its full amount (under the same conditions as option 2); or
- (7). Convert dividend into a life annuity and continue policy for its full amount; or,
- (8). Convert into cash value into a life annuity; or
- (9). Make any combination of the cash and paid-up values not together in excess of the full value of the policy or increasing the amount originally assured.

If this policy is continued beyond the accumulation period, surplus profits will be apportioned every five years thereafter as long as this contract is in force.

VIII. ALTERNATIVE METHODS OF SETTLEMENT AT MATURITY OF POLICY, INSTEAD OF CASH SETTLEMENT AS HEREIN PROVIDED.—(a). Instalment Settlement.—The Assured may at any time prior to the maturity of this policy, provided no assignment is then outstanding on the record of the Society, change the manner of its payment by a written notice, duly acknowledged and filed with the Society, so that the amount assured, instead of being payable in one sum, shall be payable in any designated number of equal annual instalments (which number may be subsequently changed if desired), with or without the privilege of commutation, according to the following table:

For each \$1,000 payable in a single sum

\$1,000.00 will be paid in		Annual instalments of	
		10	\$112.00 each.
or 1,138.20	"	15	" 113.82 "
or 1,219.95	"	20	" 81.33 "
or 1,305.20	"	25	" 65.26 "
or 1,394.00	"	30	" 55.76 "
or 1,485.00	"	35	" 49.53 "
or 1,580.00	"	40	" 42.00 "
or 1,686.50	"	50	" 37.73 "

(b). Annuity Settlement.—On the proceeds of this policy may at its maturity be converted into an annuity payable during the lifetime of the

beneficiary in accordance with the annuity tables in use by the Society at the time of such maturity. *NOT IN USE*

IX. APPLICATION AND PREMIUMS.

This assurance is granted in consideration of the written and printed application for this policy, which is hereby made a part of this contract, and the payment in advance of *Three hundred and eighty-three and 40/100* dollars, and of the payment of *Three hundred and Eighty-three* dollars on or before the first day of *January* in every year thereafter during the continuance of this contract.

X. FACILITY IN MAKING PAYMENTS.

All premiums are due in the City of New York, but at the pleasure of the Society suitable persons may be authorized to receive said premiums at other places on or before the due dates, but only on the production of the Society's receipts therefor, signed by the Secretary, and countersigned by an authorized person to whom the payment is made. This contract is based upon the receipt of premiums annually in advance, but premiums may be made payable in semi-annual or quarterly instalments in advance, in which case any instalments necessary to complete the full year's premium shall be deducted from the amount of the claim.

XI. SERVICE IN WAR.

Military or naval service in war are not risks assumed by the Society under this contract, unless the Assured shall cause to be sent to the Head Office of the Society in the City of New York in advance by registered mail, a written notice of his desire to be classed for one year as a member of the Society's Yearly War Class, in which class no extra premium will be required in advance, but the actual losses to the Society by war will be annually apportioned among the members of the said class on the basis of the amounts assured under their contracts. This apportionment (which it is guaranteed will not exceed ten per cent of the amount assured in any one year) may then either be paid in cash, or charged by the Society as a lien, with interest, against any moneys payable under each contract respectively. Pending such apportionment, a sum equal to ten per cent of its face will be withheld by the Society in the settlement of each maturing contract. Such mailing of notice shall be the sole and essential requisite for entrance into this War Class and in acceptance of its conditions of membership, and shall act as a waiver of all restrictions against military or naval service in war. In the event of the death of the Assured through service in war without membership in the Yearly War Class as thus defined, and without first obtaining a special permit for such service, the reserve under the policy only will be due.

XII. SUICIDE.—Self-destruction, sane or insane, within one year from date of the issuance of this policy, is a risk not assumed by the Society under this contract.

XIII. METHOD OF DISTRIBUTING SURPLUS.—In any distribution of surplus profits, the principles and methods which may be in use by the Actuaries of the Society for such distribution, and their determination of the amount apportioned to each policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest in this contract.

XIV. ADMISSION OF AGE.—The age of the Assured will be admitted during lifetime by the Society on due proof, but if not so admitted and if the age is shown to have been understated, the amount of assurance due under the policy at its maturity shall be the amount which the premium charged would have purchased at the Society's rates in use at the register date of the policy for the Assured's true age.

XV. POLICY AND APPLICATION THE ENTIRE CONTRACT.—This policy and the application therefor, taken together, constitute the entire contract, which cannot be varied except in writing by one of the following Executive Officers of the Society, at its Home Office in New York, viz.:—the President, one of the Vice-Presidents, the Secretary, the Assistant Secretary, the Comptroller, the Actuary, the Assistant Actuary, the Treasurer, the Auditor, the Registrar or the Assistant Registrar.

JAMES W. ALEXANDER,
President.

APPLICATION.

My age at my nearest birthday is therefore thirty-five years. Make policy payable to *Margaret Hyde*, of *New York*, my wife, if living at my death; otherwise to my executors, administrators or assigns—it being expressly understood and agreed that I reserve the right, providing the policy has not been assigned, to change any beneficiary or beneficiaries named by me, by filing with the Society during the continuance of the policy a written request duly acknowledged, accompanied by the policy; such change to take effect upon the indorsement of the same on the policy by the Society. I further reserve the right at my option, providing the policy has not been assigned, to surrender the policy, and receive the surrender value thereof, as therein provided.

I hereby agree that this application, and the policy hereby applied for, taken together shall constitute the entire contract between the parties hereto; that the foregoing statements and answers are warranted to be true; and that the contract shall not take effect until the first premium has been paid during my good health.

5 PER CENT 20-YEAR GOLD BOND.

CONTRACT OF SALE

BETWEEN

THE EQUITABLE LIFE ASSURANCE SOCIETY
OF THE UNITED STATES.

AND

RICHARD ROE.

TWENTY YEAR 5 PER CENT GOLD BOND.

AMOUNT \$10,000.

PREMIUM \$682.20.

Whereas, *Richard Roe* (hereinafter known as the Purchaser) has paid to the Equitable Life Assurance Society of the United States, *six hundred and eighty-two* ³⁰/₁₀₀ dollars in advance, and agrees to pay *six hundred and eighty-two* ³⁰/₁₀₀ dollars, on or before the *first* day of *December* in every year hereafter during the continuance of this contract;

Now, therefore, the said Society hereby agrees that on the *first* day of *December*, nineteen hundred and *twenty*, upon the due surrender of this Contract (provided it is then in force), the Society will deliver at its office in the City of New York, to *Richard Roe* or assigns *Ten* Twenty Year, 5 Per Cent Coupon, Gold Bonds of the denomination of One Thousand Dollars each (or in lieu thereof, one Registered Bond for *Ten Thousand* Dollars), said Bonds to be in the form of the Specimen Bond hereto attached.

It is further agreed that this Contract is made in consideration of the foregoing payments, and of the written and printed subscription, which is hereby made part of this Contract, and a copy of which is hereto attached.

And it is further agreed that the privileges and conditions stated on the third, sixth and seventh pages hereof form a part of this Contract as fully as if recited at length over the signatures hereto affixed.

New York, *December 1st, 1900*. The Equitable Life Assurance Society of the United States, by

W. ALEXANDER,

JAMES W. ALEXANDER,

*Treasurer.**President.*

COPY OF SUBSCRIPTION.

I, hereby apply to the EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES for *Twenty Year* 5 Per Cent Coupon Gold Bonds, in the denomination of One Thousand Dollars each (or in lieu thereof one Registered Bond for \$), in accordance with the terms of the said Society's "Contract of Sale," which provides for the payment to the Society of an annual installment of \$....., said Contract to be protected by Life

Assurance for an amount equivalent to the face value of the Bonds applied for, namely, \$..... on the..... plan, with an accumulation for a period of..... years. My occupation is that of..... My place of business is No..... My residence is No..... And the address to which I wish notices sent is No..... I was born at..... on the..... of..... 18..... My age at my nearest birthday is therefore..... years. Contract to be issued in favor of..... if living at my death; otherwise to my executors, administrators or assigns—it being expressly understood and agreed that I reserve the right, provided the contract has not been assigned, to change any beneficiary or beneficiary named by me, by filing with the Society during the continuance of the contract a written request duly acknowledged accompanied by the contract such change to take effect upon the endorsement of the same on the contract by the Society. I further reserve the right at my option, provided the contract has not been assigned, to surrender the same, and to receive the surrender value thereof as therein provided. I have paid to..... \$..... the first..... annual instalment provided for in the contract, on the condition that, if the risk is not assumed by the Society, this sum is to be returned in accordance with the provisions of Conditional Receipt No..... which I have accepted subject to the provisions thereof.

QUESTION.—Has applicant ever (a) been declined or postponed by any life company, or received a policy different in form from the one originally applied for? (d).....; or (b) been intemperate? (b)..... or (c) had any serious illness or disease except diseases incident to childhood? If so, give particulars. (c)..... Is there (d) any history of insanity or consumption in applicant's family, i. e., among parents, brothers or sisters, uncles or aunts? If so, give particulars. (d).....

I hereby agree that this subscription, and the contract of sale, hereby applied for, taken together, shall constitute the entire contract between the parties hereto; that all the statements and answers herein are warranted to be true; that this contract shall not take effect until the first instalment has been paid during my good health. Dated at..... 190..... (Signed).....

NOTE.—Where the subscriber is a minor, written consent of parent or guardian must be secured.

Signature of Subscriber.

This risk is approved and recommended by.....

Officer's Check:.....

Minister.

Third Page.

PRIVILEGES AND CONDITIONS:

I. GOLD PAYMENTS.—Under this contract all payments whether made to or by the Society are to be in gold coin of the United States of America.

II. FACILITY IN MAKING PAYMENTS.—All instalments due under this contract are payable in the City of New York, but at the pleasure of the Society suitable persons may be authorized to receive such payments at other places on or before the due dates, but only on the production of the Society's receipt therefor, signed by its Secretary and countersigned by the authorized person to whom the payment is made.

III. GRACE IN PAYMENT OF INSTALMENTS.—Should default be made at any time hereafter in the payment of any instalment due under this contract as herein provided, the Society will waive such default and accept the payment of said instalment provided the amount thereof with interest thereon at 5 per cent, per annum from date of default be tendered to it within thirty days after such default.

IV. REINSTATEMENT.—Should this contract lapse by reason of the non-payment of any instalment when due, it may be reinstated at any time upon the Purchaser furnishing evidence of good health satisfactory to the Society and the payment of all arrears and any indebtedness to the Society existing under this contract at the date of lapse, with interest thereon at 5 per cent per annum.

V. CHANGE OF BENEFICIARY.—This contract is issued with the express understanding that the Purchaser may, from time to time, during its continuance, change the beneficiary or beneficiaries by filing with the Society a written request duly acknowledged, accompanied by this contract, such change to take effect upon the endorsement of the same on this contract by

the Society, provided it has not been assigned and notice of such assignment recorded on the books of the Society, or if assigned that all assignments shall have been duly canceled or released on the books of the Society.

VI. THE ENTIRE AGREEMENT between the Society and the Purchaser embodied in this Contract of Sale and the Subscription (or application) therefor, taken together, which cannot be varied except in writing by one of the following Executive Officers of the Society at its Home Office in New York, namely: the President, one of the Vice Presidents, the Secretary, the Assistant Secretary, the Comptroller, the Actuary, the Assistant Actuary, the Treasurer, the Auditor, the Registrar or the Assistant Registrar.

Fourth Page.

\$1,000.

5 PER CENT.

No. 0,000.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

FOR VALUE RECEIVED

Promises to pay to *Richard Roe* or bearer on the first day of December, 1920, at its office No. 120 Broadway, in the City of New York, upon surrender of this Bond, One Thousand Dollars in Gold Coin of the United States of America of (or equal) to the present standard of weight and fineness, and the said Society further promises to pay interest upon the said sum in like gold coin at the rate of 5 per centum per annum, at its said office, semi-annually, on the first days of each and every January and July, until the maturity of this Bond, upon presentation and surrender of the respective interest coupons hereto attached as they severally become due.

New York, the first day of December, 1920.

Treasurer.

President.

\$25.

No. 40.

On the first day of 19... THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES will pay to bearer at its office in the city of New York, Twenty-five Dollars (\$25) in gold coin being six months' interest on its Bond No.

Treasurer.

Fifth page consists of preliminary coupons and thirty-nine coupons like the following:

On the first day of 19... The Equitable Life Assurance Society of the United States will pay to bearer Twenty-five Dollars in gold coin at its office in the City of New York being six months interest on its bond No.

Treasurer.

PRELIMINARY COUPON. On the first day of 19.... The Equitable Life Assurance Society of the United States will pay to bearer at its office in the City of New York \$.... in gold coin being interest on its Bond No.

Treasurer.

NOTE: The "Preliminary Coupon" provides for the payment of interest at the rate of 5 per cent during any irregular period of months or days elapsing between the date of issue of this bond and the first regular interest date; i. e., the first day of January (or July) next succeeding.

Sixth Page.

Privileges and Conditions.—Continued.

LIFE ASSURANCE PROVISIONS.

The holder of this Contract is protected by life assurance hereunder follows:

1. In the event of the death of the purchaser within twenty years from the register date of this contract (provided all previous instalments have been duly paid and this contract is in force), any instalments falling due after said death will be canceled and this contract will thereupon mature and upon the receipt of satisfactory proofs of said death the Society will immediately deliver to the Purchaser's executors, administrators or assigns the Gold Bonds provided for herein.

2. **LOANS AND SURRENDER VALUES.**—After this contract has been in force three years, the Society will make loans thereon at 5 per cent interest per annum, payable in advance, of the respective amounts stated in the table on page 7, upon the due assignment of this contract to the Society as collateral security for such loan.

This contract shall lapse, and together with all instalments paid thereon shall forfeit to the Society on the nonpayment of any instalment when due, except that, provided instalments shall have been paid for the period respectively mentioned in the table on page 7, there will be granted without action on the part of the Purchaser, a Paid-up Endowment, payable in Cash either at the death of the Purchaser or at the maturity of the Endowment period, for the amount fixed in said table; or, in lieu thereof, at the option of the Purchaser, (1) the Cash Surrender Values fixed in said table, upon surrender of this contract to the Society at its Home Office in New York City at any time after its termination; or (2) provided this contract is surrendered within the days of grace, or, with satisfactory evidence of good health, within one year thereafter, a paid-up term policy for the full amount assured under this contract, and if the Purchaser is living at the expiration of said term policy, the pure endowment indicated in the table will be paid in cash. The paid-up endowment, cash value, or paid-up term policy herein referred to are based on the number of full year's instalments that have been paid, are granted without participation in profits, and are subject to reduction for any indebtedness to the Society under this contract.

3. **OCCUPATION, RESIDENCE AND TRAVEL.**—After one year from the date of issue of this contract, there are no restrictions upon travel, residence or occupation, except military or naval service in time of war, as provided in section 4 below. For one year after the date of issue of this contract, military or naval service in time of war will be permitted only in accordance with the provisions of section 4, below, and travel and residence in Mexico and the Torrid Zone, and engagement in any of the following occupations or employments—blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances, service upon railroad trains, or in switching or in coupling cars, or on any steamboat, or other vessel or boat—will render the contract void.

4. **SERVICE IN WAR.**—Military or naval service in war are not risks assumed by the Society under this contract unless the Purchaser shall cause to be sent to the Head Office of the Society in the City of New York in advance by registered mail, a written notice of his desire to be classed for one year as a member of the Society's Yearly War Class, in which class no extra instalment will be required in advance, but the actual losses to the Society by war will be annually apportioned among the members of the said class on the basis of the amounts assured under their contracts. This apportionment (which it is guaranteed will not exceed 10 per cent of the amount assured in any one year) may then either be paid in cash, or charged by the Society as a lien, with interest, against any moneys payable under each contract respectively. Pending such apportionment, a sum equal to 10 per cent of its face will be withheld by the Society in the settlement of each maturing contract. Such mailing of notice shall be the sole and essential requisite for entrance into this War Class and in acceptance of its conditions of membership, and shall act as a waiver of all restrictions against military or naval service in war. In the event of the death of the Purchaser through service in war without membership in the Yearly War Class as thus defined, and without first obtaining a special permit for such service, the reserve on the contract only will be due.

5. **SUICIDE.**—Self-destruction, sane or insane, within one year from the date of the issuance of this contract, is a risk not assumed by the Society hereunder.

6. **ADMISSION OF AGE.**—The age of the purchaser will be admitted during lifetime by the Society on due proof, but if not so admitted and if the age is shown to have been understated the amount due under this contract at its maturity shall be the amount which the instalment charge would have purchased at the Society's rates in use at the register date of the contract for the Purchaser's true age.

7. **INCONTTESTABILITY.**—This contract shall be indisputable, after one year from its date of issue, for the amount due, provided the instalments are duly paid.

Seventh Page.

Privileges and Conditions.—Continued.

TABLE OF LOANS AND SURRENDER VALUES,

Either in Cash, Paid-up Endowment or Extended Assurance, in accordance with the provisions of Section 2, page 6.

At End of	LOAN OR CASH VALUE	PAID-UP CASH ENDOWMENT. Granted automatically unless other settlement selected.	EXTENDED TERM ASSURANCE. From date of nonpayment of instalment, for the full amount of this Contract, but payable only in event of death before expiration of extension period.	
			Assurance extended for	Cash payable to purchaser if living at expiration of extended assurance.
3 Years.	\$880	\$1,960	9 years 4 months.	
4 "	1,330	2,600	13 " 6 "	
5 "	1,940	3,250	15 " 0 "	\$510
6 "	2,570	3,900	14 " 0 "	1,510
7 "	2,810	4,550	13 " 0 "	2,470
8 "	3,266	5,200	12 " 0 "	3,420
9 "	3,740	5,850	11 " 0 "	4,340
10 "	5,290	6,500	10 " 0 "	5,250
11 "	5,940	7,150	9 " 0 "	6,140
12 "	6,600	7,800	8 " 0 "	6,990
13 "	7,290	8,450	7 " 0 "	7,830
14 "	8,020	9,100	6 " 0 "	8,680
15 "	8,760	9,750	5 " 0 "	9,420
16 "	9,540	10,400	4 " 0 "	10,190
17 "	10,350	11,050	3 " 0 "	10,980
18 "	11,190	11,700	2 " 0 "	11,650
19 "	12,060	12,350	1 " 0 "	12,330
20 "	13,000	Matures.	Matures.	Matures.

DIVIDEND.—If the Purchaser be living, and this contract is in force on the First day of December, Nineteen hundred and Twenty, the Society will pay to the Purchaser, or assigns, a Cash Dividend, consisting of the contract's full share of Surplus Profits, as determined by the Actuaries of the Society, and the Purchaser, or assigns, may, in lieu of the bonds herein described, surrender this contract and terminate the same under one of the following options. Until said date no dividend shall be apportioned to this contract.

OPTIONS.

(1.) Draw entire cash value (consisting of guaranteed cash value as fixed in the foregoing table, together with the dividend); or,

(2.) Convert entire cash value into a paid-up life policy (subject to a medical examination and the Society's approval of the risk); or,

(3.) Draw dividend in cash, and surrender this contract for a paid-up life policy, for the amount of guaranteed cash value fixed in the foregoing table, together with an annuity payable during the lifetime of the Purchaser; or,

(4.) Convert entire cash value into a life annuity.

...the contract...

20-PREMIUMS LIFE POLICY.

No. 99,999.

AGE 2

THE

FIDELITY MUTUAL LIFE INSURANCE CO.

OF PHILADELPHIA.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$356.80

By this Policy of Insurance agrees to pay the sum of *Ten Thousand Dollars* upon the surrender of the same properly receipted within sixty days after the acceptance of due and satisfactory proof of the fact and cause of death of *John Doe*, of *Philadelphia*, County of *Philadelphia*, State of *Pennsylvania* (the Insured under this policy) and of claim hereunder to *his wife, Jane Doe*, or if the Insured survive the aforesaid beneficiary, to the administrators, executors or assigns of the Insured, subject to all the requirements, privileges and provisions stated on the following pages, which are conditions precedent, and are a material part of this contract as fully as if they were recited at length over the signatures hereto affixed.

This Contract is made in consideration of the written application of the above named Insured, which is made a part hereof, a copy of which is hereto attached, and the payment in advance to said Company of *Three Hundred Fifty-six and $\frac{80}{100}$ Dollars* on the delivery of this policy, and thereafter to the Company at its Head Office in the City of *Philadelphia*, upon the *twentieth* day of the month of *November* in every year until the premiums for *twenty* full years shall have been duly paid to the said Company.

In Witness Whereof, THE FIDELITY MUTUAL LIFE INSURANCE COMPANY has caused the signatures of its President and Treasurer to be affixed at its Head Office in *Philadelphia*, attested by its Secretary this *twentieth* day of *November*, 1900.

ATTEST:

W. S. CAMPBELL,

Secretary.

L. G. FOUSE,

President.

TABLE B. GENERAL PRECEDENT CONDITIONS.

TABLE B.

Of deferred Annuities referred to on third page of this policy for ten times the amount opposite the attained age of Beneficiary.

The application, copy of which is given on third page, forms the sole basis of this contract, which shall not be operative or binding until the actual payment of the initial premium, and delivery of the policy during the lifetime and good health of the Insured; the Insured, with the written approval of the President or Vice-President, may, upon the surrender of this policy, change the beneficiary, or with such approval it may be assigned; notice of each and every premium due or to become due hereon is given and accepted by the delivery and acceptance of this policy; every premium is due and payable at the Head Office of the Company in the City of Philadelphia, but may be paid to an authorized agent or collector on or before the date when due in exchange for a receipt with the signatures of the President and Treasurer affixed, and countersigned by the authorized agent or collector to whom payment is made, as evidence of such payment to him; if any premium be not paid when due, this policy shall be void until duly reinstated during the lifetime and good health of the Insured, but if it shall have been in force exceeding one year, it shall be extended and remain in force thirty days from due date, and if premium be not then paid with interest for the time taken at the rate of 5 per cent per annum, this policy shall be absolutely void, except as provided in the nonforfeiture clause, and after said period of thirty days it can only be revived if the Insured be in good health upon presentation of a reinstatement certificate signed by said Insured, and upon the approval of the same by the President or Vice-President and Medical Director, but not otherwise; in the event of the death of the within named Insured, the claimant shall promptly give notice thereof, and furnish the necessary proofs; from any sum payable hereunder there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness of the Insured or beneficiary to the Company on account of this contract or otherwise; no suit or action shall be main-

Of deferred Annuities referred to on third page of this policy for ten times the amount opposite the attained age of Beneficiary.

Age of Beneficiary at time of twentieth anniversary of death of Insured.	Annual Income or Annuity to begin Twenty Years after Death of Insured.
25	\$22
26	22
27	22
28	22
29	22
30	23
31	23
32	23
33	23
34	24
35	24
36	24
37	25
38	25
39	26
40	26
41	26
42	27
43	28
44	28
45	29
46	30
47	30
48	31
49	32
50	33
51	34
52	35
53	36
54	37
55	39
56	40
57	42
58	44
59	46

Age of Beneficiary at time of twentieth anniversary of death of Insured.	Annual Income or Annuity to begin Twenty Years after Death of Insured.
60	\$48
61	51
62	54
63	57
64	60
65	64
66	68
67	74
68	80
69	86
70	94
71	103
72	113
73	125
74	139
75	156
76	177
77	202
78	232
79	270
80	317
81	377
82	454
83	555
84	688
85	868
86	1,117
87	1,468
88	1,979
89	2,749
90	3,964

tained hereon unless actually begun within one year from the ascertained day of the death of the Insured; if this policy shall have been in continuous force after two years from the date hereof, it shall in the event of the death

of the Insured, be incontestable for the sum payable hereunder; if the Insured shall within two years from the date hereof die by his own hand or act, whether sane or insane, this contract shall be null and void; military or naval service in time of war, or traveling or residing south of the Tropic of Cancer, or north of the 60th degree north latitude, Western Hemisphere, requires the written consent of the President and the payment of an extra premium, in order to avoid scaling of policy as provided by the rules of the Company; the reserve maintained hereon, or required by law, exclusive of the first policy year, shall be computed from an age one year greater than the age of actual issue, and shall be protected by the undistributed surplus of the Company; the expense of management shall not exceed, excluding the first policy year, the net premium loading; and any distributive share of surplus shall be applied according to the Company's rule applicable to this form of policy.

SPECIAL PROVISIONS.

SURPLUS.—This policy shares in distributive surplus annually after the fifth year, and at the end of the premium-paying period the same will be converted into reversionary dividend additions. If policy be surrendered at the end of said period, the surplus as then apportioned will be paid in cash in addition to the reserve.

LOAN VALUE.—After this policy shall have been in force three full years, the Company, within sixty days after written application, will grant, in conformity with the rules then in force, a cash loan, with interest in advance at a rate not exceeding 6 per cent. per annum, upon payment of the premium for the ensuing year, of ten times the amount stated in the Table below between the parallel red lines; PROVIDED ALWAYS, that the total sum loaned shall not exceed the reserve at the end of the year to which the premiums are full paid.

NONFORFEITURE.—After three full years' premiums shall have been paid, then, provided this policy be free from debt, upon the non-payment of any subsequent premium within the thirty days of grace, this policy is automatically extended for the time indicated between the parallel red lines in the Table below, computed from the date of non-payment of premium; or if this policy be legally surrendered within three months from the date when such premium became due the Company will issue in exchange a participating paid-up policy for ten times the amount specified between the parallel red lines in the Table below.

ILLUSTRATION OF GUARANTEED VALUES.

(For intermediate and other years, see Table or apply to Home Office. Age indicated by two parallel red lines.)

End of Policy Year.	Cash Loan of	Or Paid Insurance.	Or Extended Insurance.	
			Years.	Months.
3	\$680	\$970	4	9
10	2,570	4,880	17	4
15	4,220	6,810	22	2
20	Cash Value 6,210	10,000	For Life.	

INSTALMENT OPTIONS.—This policy is issued payable in one sum on the death of the Insured, but the Insured, by giving written notice at any time to the Company at its Head Office, accompanied by this Policy and a corresponding indorsement, provided this policy is not then assigned, may change the manner of such payment from one sum, as hereinafter provided, to either the first or second options, and may give the beneficiary the right to commute any number or all of the instalments, exclusive of deferred annuity under second option, and receive in one sum the then present cash value of unpaid instalments; but without such written authority from the Insured and indorsement hereon, the beneficiary shall not have such right. In the event of the death of the beneficiary after the maturity of this policy, and before the payment of the total number of instalments payable hereunder, the executor or administrator of such beneficiary shall have the right to commute into one cash payment the then present value of unpaid instalments.

FIRST OPTION.—The Insured, by giving written notice and with indorsement hereon as aforesaid, may elect to have the insurance hereunder payable in any number of instalments he may designate, or have them commuted as provided in the annexed table marked "A." Such change from one sum to the number of instalments selected will take effect when written indorsement is made on this policy by the Company, and when this policy shall have become a claim it may be exchanged for payment of first instalment for instalment certificates, containing the amount and date of maturity of each instalment.

The annexed table marked "A" is based upon \$1,000 of insurance and shall apply as a multiple, according to the amount payable under this policy in the event of the death of the Insured while it is in force. If, however, the amount of this policy be less than \$1,000, it shall be paid only in one sum and not in instalments.

SECOND OPTION.—Or, at the written request of the Insured and indorsement hereon as aforesaid, the Company upon the death of the Insured will pay twenty equal annual instalments of \$50 each to every \$1,000 of insurance hereunder, or the commuted present value thereof, and in the event this policy when it becomes a claim, may be exchanged for instalment certificates, as provided in the first option, together with a Deferred Annuity Policy, in accordance with the terms hereof, which shall provide that the beneficiary hereunder be living twenty years after the death of the Insured, and not otherwise, the said Company will pay thereafter to said beneficiary an annuity for life of ten times the amount set opposite the age of said beneficiary at the twentieth anniversary of the death of the Insured specified in the annuity table marked "B," given on the second page of this policy, said table being based on \$1,000 insurance. The first payment of such annuity shall be made to the beneficiary hereunder, if then living, one year from the date payable of the last or twentieth instalment as aforesaid, upon satisfactory proof of the age of said beneficiary being first given, annually on the anniversary of such payment, and terminating with the date of the last payment preceding the death of said beneficiary: **PROVIDED ALWAYS:** That the said Company shall be furnished at every payment of annuity with satisfactory evidence of the existence of the life of said beneficiary annuitant.

IT IS ESPECIALLY AGREED, That the first instalment under either first or second options under this contract shall be due immediately on receipt and approval of the proofs of death of the Insured and of the correctness of the claim; and subsequent instalments, if this policy be not exchanged for instalment certificates as aforesaid, shall be paid annually thereafter on the anniversary day of the death of the Insured until instalments shall have been paid.

VALUE OF COMMUTED INSTALMENTS.		Number of Instalments....																						
		Amount of Each.....																						
When 2d is due.	2d	25	*20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2			
3d	3d	972	962	960	957	954	950	946	941	936	929	921	912	901	887	869	845	811	760	676	507			
4th	4th	944	924	919	915	906	899	890	881	870	856	841	822	800	771	735	686	617	514	343	...			
5th	5th	915	884	876	867	857	846	833	819	802	782	766	730	696	652	596	522	417	261	...	...	
6th	6th	886	844	836	821	807	792	776	765	752	732	705	678	635	588	523	454	368	211	...	...	
7th	7th	854	802	788	773	756	736	714	699	680	656	626	596	557	507	437	367	279	179	...	...	
8th	8th	822	769	742	728	702	679	652	621	595	564	524	494	435	383	313	243	155	...	...	...
9th	9th	789	714	694	672	647	619	587	551	508	460	401	331	245	188	...	...	...	...	...	...
10th	10th	756	668	645	620	591	558	521	479	430	373	305	224	124	...	...	...	...	...	...	...
11th	11th	721	621	596	566	535	495	458	406	349	284	206	115	...	...	...	...	...	...	...	...
12th	12th	685	*573	548	510	473	431	383	329	265	192	104	...	...	...	...	...	...	...	...	...
13th	13th	648	523	490	452	411	364	311	250	179	97	...	...	...	...	...	...	...	...	...	...
14th	14th	610	471	434	393	347	295	236	169	91	...	...	...	...	...	...	...	...	...	...	...
15th	15th	571	418	378	332	284	225	160	85	...	...	...	...	...	...	...	...	...	...	...	...
16th	16th	531	364	319	270	214	152	81	...	...	...	...	...	...	...	...	...	...	...	...	...
17th	17th	489	307	269	205	145	77	...	...	...	...	...	...	...	...	...	...	...	...	...	...
18th	18th	447	249	197	139	73	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
19th	19th	408	190	133	70	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
20th	20th	367	128	67	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
21st	21st	311	65	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
22d	22d	263	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
23d	23d	213	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
24th	24th	162	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
25th	25th	109	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
26th	26th	55	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

*EXPLANATION OF TABLE.—If 20 instalments be selected, the amount of each will be \$85, for each \$1,000 insurance, payable each year for twenty years after the death of the insured. If the insured during his lifetime directs in writing, that after 10 instalments of \$85 each have been paid, the beneficiary be given the right to commute the remaining 10 into one sum, the then present value in cash will be \$573.

GUARANTEED VALUES

Per One Thousand Dollars Insurance According to Age.

Premiums Paid and Policy Years.

Values 3d Year.			Values 4th Year.			Values 5th Year.			Values 6th Year.			Values 7th Year.			Values 8th Year.			Values 9th Year.			Values 10th Year.			Values 11th Year.			Values 12th Year.			Values 13th Year.			Values 14th Year.			Values 15th Year.			Values 16th Year.			Values 17th Year.			Values 18th Year.			Values 19th Year.			Values 20th Year.			Values 21st Year.			Values 22nd Year.			Values 23rd Year.			Values 24th Year.			Values 25th Year.			Values 26th Year.			Values 27th Year.			Values 28th Year.			Values 29th Year.			Values 30th Year.			Values 31st Year.			Values 32nd Year.			Values 33rd Year.			Values 34th Year.			Values 35th Year.			Values 36th Year.			Values 37th Year.			Values 38th Year.			Values 39th Year.			Values 40th Year.			Values 41st Year.			Values 42nd Year.			Values 43rd Year.			Values 44th Year.			Values 45th Year.			Values 46th Year.			Values 47th Year.			Values 48th Year.			Values 49th Year.			Values 50th Year.			Values 51st Year.			Values 52nd Year.			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APPLICATION.

I hereby agree and bind myself as follows: That the truthfulness of each statement above made or contained, by whomsoever written, is material to the risk, and is the sole basis of the contract with the said Company; that I hereby warrant each and every statement herein made or contained to be full, complete and true; that I have signed this application in my own proper handwriting; that all provisions of law forbidding any physician who has attended or who shall or may hereafter attend me from disclosing any and all information which he acquired or which he may or shall acquire by such attendance, together with any such provisions affecting the use which shall be made of this application, or any part hereof, are hereby expressly waived; that the policy issued hereon shall not become binding on the Company until the first payment due thereon shall have been actually received by the Company or its authorized agent during my lifetime and good health; that no statement, to whomsoever or howsoever made, shall modify this contract, or in any manner affect the rights of the Company, unless the same be reduced to writing, and be presented to and approved by the officers of the Company at the Head Office in Philadelphia, no agent of, or any other person on behalf of, the Company having any power or authority to make or modify this or any contract of insurance, to grant credit, or to extend time for paying any premium, or to waive any forfeiture, or to bind the Company by making any promise, or by making or receiving any representation or information, it being agreed, that such powers can only be exercised in writing by the President, Vice President, Actuary or Assistant Actuary, of the Company at its Head Office, and shall not be delegated; that the proof of death and justness of claim shall be made upon the blank forms furnished by the Company, and shall include all information required thereby, or that may be called for by said Company in supplementary blanks; and that if any concealment or untrue statement or answer be made or contained herein, then the said policy and this contract shall be *ipso facto* null and void, and all moneys paid hereon, or on said policy shall be forfeited to said Company; PROVIDED ALWAYS, that if the necessary payments be made to keep said policy in force, it shall, in the event of my death, be incontestable for the sum payable hereunder after two years; and that the policy applied for shall be in the form now in use by the Company, and that the contract contained in such policy and in this application shall be subject to and be construed according to the laws of the State of Pennsylvania, the place of said contract being agreed to be the Head Office of the Company in the City of Philadelphia, Pa.

PREMIUMS LIFE GUARANTEED OPTION POLICY.

\$9,999.

AGE, 35.

THE FRANKLIN LIFE INSURANCE COMPANY,
OF ILLINOIS.

AMOUNT, \$10,000.

PREMIUM, \$350.00

Hereby promises to pay *Ten Thousand Dollars* on receipt of satisfactory proofs of the death of *Benjamin Franklin* (the Insured), provided this policy is then in force, to *Deborah Franklin*, if living; otherwise to the Insured's Executors, Administrators or Assigns.

This Insurance is granted in consideration of the application for this policy, which is hereby made a part of this contract, and the payment of *Three Hundred Fifty Dollars*, said payment being the premium for one year's insurance, and in consideration of the further payment of a like amount on or before the *Tenth day of November*, in every year thereafter, until premiums for *Twenty years* have been duly paid, or until the prior death of the Insured.

THE LOANS, SURRENDER VALUES, OPTIONS, PRIVILEGES AND CONDITIONS stated on the second, third and fourth pages hereof, form a part of this contract as fully as if recited at length over the signatures hereto affixed.

Springfield, Illinois, *November 10, 1900.*

T. C. ROSEBERRY,

ALFRED ORENDORFF,

Secretary.

President.

SURRENDER AND LOAN VALUES.

NONFORFEITURE.—In case of default in the payment of any premium after three full years' premiums have been paid in cash, the company will:

(a) Without action of the Insured, continue, without participation, the full amount of insurance hereunder, during the term specified in the following table; provided, that, if the insured die within one year from the date of such default, and during the continued term, all unpaid premiums shall be deducted from the amount due; or,

(b) Upon due surrender of this policy within sixty days after the date of such default, issue a nonparticipating paid-up life policy as specified in said table.

LOANS.—After this policy has been in force three years (all premiums having been paid in full), the Company will loan the value stated in the following table (less the premium for the next ensuing year, one year's interest at 6 per cent., and any existing indebtedness) upon execution of blanks herefor furnished by the Company.

TABLE OF SURRENDER AND LOAN VALUES.

At End of	Loan Value	Continued Insurance for \$10,000 for the Term of		Paid-Up Policy	At End of	Loan Value	Continu'd Insurance for \$10,000 for the Term of		Paid-Up Policy
		YEARS	DAYS				YEARS	DAYS	
3rd year	\$470	3	309	\$1,060	13th year	\$3,080	19	105	\$6,500
4th "	720	6	.....	1,670	14th "	3,330	19	353	7,000
5th "	990	8	68	2,260	15th "	3,640	20	211	7,500
6th "	1,210	10	188	2,840	16th "	3,960	21	54	8,000
7th "	1,440	12	251	3,410	17th "	4,300	21	256	8,500
8th "	1,680	14	87	3,960	18th "	4,650	22	100	9,000
9th "	1,930	15	183	4,490	19th "	5,010	22	348	9,500
10th "	2,190	16	238	5,000	20th "	5,380	Paid up.		10,000
11th "	2,460	17	238	5,500	25th "	.....	.....	.....	.....
12th "	2,740	18	192	6,000	30th "	.....	.....	.....	.....

Should there be any indebtedness on account of this policy at the time of default in the payment of any premium, the value of the several options of settlement stated in the foregoing table will be correspondingly reduced.

DISTRIBUTION OF PROFITS.

The accumulation period of this policy ends on the 10th day of November 1920, when its share of profits will be apportioned, provided the Insured then living and all premiums have been paid in full to that date, and the policy may then be continued or surrendered by the Insured, or assigned (subject to any existing indebtedness) under one of the following

OPTIONS :

- (1.) Draw guaranteed cash value of *Fifty-three Hundred Ninety Dollars* (\$5,390.00), together with the profits apportioned hereto ; or,
- (2.) Convert entire cash value (consisting of guaranteed cash value stated above, together with the profits) into a paid-up participating life policy ; or,
- (3.) Convert entire cash value (consisting of guaranteed cash value stated above, together with the profits) into a life annuity ; or,
- (4.) Draw profits in cash, and continue policy for its full amount as a paid-up participating life policy ; or,
- (5.) Draw profits in cash, and surrender this policy for a paid-up participating life policy for the amount of guaranteed cash value stated above, together with an annuity for life ; or,
- (6.) Convert the profits into a life annuity and continue policy for its full amount as a paid-up participating life policy.

The annuities mentioned in the foregoing options will be granted upon the life of the Insured, or upon the life of any person nominated by the legal holder hereof.

PRIVILEGES AND CONDITIONS.

I. INCONTESTABILITY.—After two years from the date of issue, the liability of the Company under this policy shall not be disputed, provided the premiums are duly paid.

II. FREEDOM OF TRAVEL AND OCCUPATION.—This policy contains no restrictions whatever upon the Insured, in respect either of travel, residence or occupation, except as to service in war.

III. FACILITY IN MAKING PAYMENTS.—All premiums are due and payable at the Office of the Company, in the City of Springfield, Illinois, but at the pleasure of the Company, suitable persons may be authorized to receive such payments at other places, on or before the dates due, but only on the production of the Company's receipt therefor, signed by the President or Secretary and countersigned by the authorized person to whom payment is made. Although the contract is based on the receipt of premiums annually in advance, the premiums may be paid in semi-annual or quarterly instalments in advance, in accordance with the Company's table of rates, but in such case any future instalments, which at the maturity of the contract are necessary to complete the full year's premium, shall be deducted from the amount of the claim. It being understood that the payment of a semi-annual instalment of the premium hereunder shall not continue this policy in force longer than six months, nor a quarterly instalment longer than three months. Notifications of premiums becoming due are regularly sent to the Insured, but without any agreement on the part of the Company to do so, and without any responsibility for their omission or miscarriage.

IV. PREMIUM PAYMENT.—Failure to pay any renewal premium, or nonpayment (when due), of principal or interest on any note given as a charge against this contract, or any breach of warranty discovered within two years from this date, will render it null and void, and all payments theretofore made hereunder will be forfeited to the Company, except as is provided on second page hereof.

V. GRACE IN THE PAYMENT OF PREMIUMS.—Should default be made at any time hereafter in the payment of any premium due upon this policy, the Company will waive such default and accept the payment of the premium, provided, the amount thereof, with interest at six per cent per annum from the date of such default, be paid to it within thirty days after such default.

VI. ADMISSION OF AGE.—The Company will admit age of Insured upon satisfactory proof. In case of misstatement of age, the liability of the Company hereunder shall be for the amount of insurance which the premium paid would have purchased at the true age of the Insured.

VII. PRIVILEGE OF CHANGING BENEFICIARY.—This policy is issued with the express understanding that the Insured may, providing this policy has not been assigned, change the Beneficiary or Beneficiaries, at any time during the continuance of this policy, by filing with the Company a written request accompanied by this policy; such change to take effect upon the endorsement of the same on the policy by the Company.

VIII. ASSIGNMENT.—The Company declines to notice any assignment of this policy until the original assignment, or a duplicate, or a certified copy thereof, shall have been filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

IX. NOTICE.—No agent or person, except the President or Secretary of the Company at its Office in Springfield, Illinois, has power on behalf of the Company, to make, modify or alter this contract, to extend the time for paying a premium, to bind the Company by making any promise, or by accepting any representation or information not contained in the application for this contract.

It is agreed and understood that this policy, and the application for the same, shall be governed and interpreted by the laws of the State of Illinois.

X. RESTORATION.—Within two years after the lapse of this policy, may be restored upon application of the Insured, accompanied by evidence of good health satisfactory to the Company, and the payment of all arrears due with interest.

INSTALMENT BENEFITS.

The Insured may change the mode of payment of the proceeds of the Policy as a death-claim at any time within five years from date of issue, not then assigned, from payment in one sum, as provided on the first page to payment by annual instalments, as stated below.

The following tables are based upon a Policy of \$1,000, and will apply *pro rata* to the amount payable under this policy, provided the amount not less than \$1,000; if the amount is less than \$1,000, these instalment benefits shall not apply, but the proceeds of this Policy will be payable one sum only.

LIMITED INSTALMENTS.

Annual Instalments limited to the number stated below; any number from two to twenty-five may be selected by the Insured.

Number of Instalments.....	25	20	19	18	17	16	15	14	13
Amount of Each Instalment....	\$36	\$65	\$67	\$70	\$73	\$77	\$81	\$85	\$91

Number of Instalments.....	11	10	9	8	7	6	5	4	3	2
Amount of Each Instalment....	\$104	\$113	\$124	\$138	\$155	\$179	\$211	\$261	\$343	\$507

***ILLUSTRATION.**—If payment is to be made by 20 Instalments, the amount of each Instalment will be \$65 for each \$1,000 of Insurance.

CONTINUOUS INSTALMENTS.

Twenty-five annual Instalments, at least to be paid, but Instalments to continue during entire lifetime of Beneficiary.

(Payment by continuous Instalments cannot be selected if there is more than one Beneficiary under this Policy.)

Age of Beneficiary at Death of Insured.....	Under 15	16	17	18	19	20	21	22	23	24	25	26	27
Amount of Each Instalment.....	\$40	\$40	\$40	\$40	\$40	\$41	\$41	\$41	\$41	\$41	\$42	\$42	\$42

Age of Beneficiary at Death of Insured.....	28	29	30	31	32	33	34	35	36	37	38	39
Amount of Each Instalment.....	\$43	\$43	\$43	\$44	\$44	\$44	\$45	\$45	\$46	\$46	\$47	\$47

Age of Beneficiary at Death of In- sured.....	40	41	42	43	44	45	46	47	48	49	50	51	52
Amount of Each Instalment.....	\$48	\$48	\$48	\$49	\$49	50	\$50	\$51	\$51	\$52	\$52	\$52	\$53

Age of Beneficiary at Death of In- sured.....	53	54	55	56	57	58	59	60	61	62	63	Over
Amount of Each Instalment.....	\$53	\$53	\$54	\$54	\$54	\$54	\$55	\$55	\$55	\$55	\$55	\$55

*ILLUSTRATION.—If at the death of the Insured the Beneficiary should be 30 years of age at last birthday, the amount of each annual Instalment will be \$48 for each \$1,000 of Insurance, payable during the entire lifetime of the Beneficiary, but if the Beneficiary should die before the 25 Instalments shall have been paid, the remainder of the 25 Instalments will continue to be paid annually to the Executors, Administrators or Assigns of the Beneficiary.

The Insured may subsequently change his selection under these Instalment benefits; he may also revoke all selections, thereby making this Policy again payable in one sum.

No selection, change, or revocation shall take effect until endorsed on this Policy by the Company. After endorsement this Policy will be returned to the Insured.

The payment of the first Instalment shall be made immediately upon receipt and approval of proofs of the death of the Insured, and subsequent Instalments shall be paid annually thereafter.

The Beneficiary can neither assign or commute unpaid Instalments unless such right is given by the Insured to the Beneficiary when payment in Instalments is directed.

APPLICATION.

I warrant, on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, each of the above answers to be full, complete and true.

I agree, on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, as follows: (1) That the foregoing "application," together with the "answers made to the medical examiner," in continuation of and forming a part of this application, shall be a consideration for, and the basis of, the contract of the Franklin Life Insurance Company under any policy issued under this application. (2) That in any distribution of surplus, profits or apportionment of dividend, the principles and methods which may be adopted by the company for such distribution or apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted. (3) That the company shall incur no liability under this application until it has been received, approved, the policy issued thereon by the company at the home office, and the premium has actually been paid to, and accepted by the company, or its authorized agent, during my lifetime and good health. (4) That no suit shall be brought against the company after one year from the time when the cause of action shall have arisen, nor after one year from the time of my death. (5) That the whole or any part of the risk herein proposed may be reinsured. (6) That all provisions of law forbidding any physician or surgeon from disclosing any information heretofore or hereafter acquired while attending me in a professional capacity, are hereby expressly waived. (7) That in the event of my death from military or naval service in time of war, without having previously obtained permission from the company to engage in such service, the liability of the company on any policy issued hereon, shall be the reserve of said policy only. (8) That if within two years from the date of any policy issued hereon, I shall become intemperate, or in the event of my death by self-destruction, whether sane or insane, or as the result of the use of narcotics or alcoholic or other stimulants, or if any concealment or untrue statement or answer be made or contained in this application or in the "answers made to the medical examiner," said policy shall be null and void.

DIVIDEND TONTINE DUPLEX BOND POLICY, MATURING AFTER THIRTY YEARS.

No. 300,128.

AGE, 35

THE GERMANIA LIFE INSURANCE COMPANY OF THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$483.00

In Consideration of the representations made to them in the application for this policy, and of the sum of *Four Hundred and Eighty-two* Dollars to be paid on delivery of this policy by *Richard Doe*, and of the payment, upon the receipt of the Secretary of the Company, of premiums of *Four Hundred and Eighty-two* Dollars each on or before noon of the *twelfth* day of *January* in every year during the continuance of this policy until and including the *twelfth* day of *January*, nineteen hundred and *thirteen*, do hereby promise and agree to pay at their office in the City of New York, the sum of *Ten Thousand* Dollars to the said *Richard Doe*, of New York, in the County of New York, State of New York, on the *twelfth* day of *January*, nineteen hundred and *twenty-nine*, at noon, if he shall then be living; or, in case of his previous death, upon due notice and proof thereof, to his wife, *Jane Doe*, for her sole use if living at the time of his death, or in case of her previous death, to his executors, administrators or assigns.

It is also agreed that this policy shall be incontestable after it has been in force one full year, provided the conditions as to payment of premiums and service in war, stated on the back hereof, are duly observed.

It is also agreed that if this policy shall lapse as to its original amount by nonpayment of premium after it shall have been three years or more in force, it shall remain valid, subject to all its conditions, for as many *fifteenths* of the amount of this policy as there shall have been whole years' premiums paid.

This policy is issued, and the same is accepted by the Assured, upon the express conditions and agreements stated on the back hereof which are hereby referred to and made part of this policy.

In Witness Whereof the said THE GERMANIA LIFE INSURANCE COMPANY have by their President and Secretary executed this contract at New York on this *twelfth* day of *January*, *eighteen* hundred and *ninety-nine*.

HUBERT CILLIS,
Secretary.

CORNELIUS DOREMUS,
President.

CONDITIONS AND AGREEMENTS OF THIS INSURANCE.

This policy shall cease and be null, void and of no effect; and the Company shall not be liable for the payment of the sum Assured, or any part thereof, but all premiums previously paid shall be the absolute property of the Company without any account whatever to be rendered therefor, except as otherwise provided in this policy;

PERMANENT CONDITIONS.

1st. PAYMENT OF PREMIUMS.—If the premiums mentioned within; or any of them, shall not be paid on or before noon of the several days stipulated for the payment thereof respectively, or within thirty days thereof respectively. (Agents holding an appointment from the Company are authorized to receive premiums at or before the time when due, only upon production and delivery of the receipt of the Secretary of the Company, but not to make, alter or discharge contracts or waive forfeitures.)

2d. SERVICE IN WAR. If the person upon whose life insurance is taken shall enter into any service in war; but in case of death in, or in consequence of, such service after three or more full years' premiums shall have been paid, the net reserve of this policy (computed according to the Actuaries' Table of Mortality, with interest at 4 per centum per annum) will be paid.

TEMPORARY CONDITIONS.

3d. TRAVEL AND RESIDENCE.—If within one year from the date hereof, the person upon whose life insurance is taken shall pass beyond the limits of the United States, excepting into the territory lying in America north of the United States; or enter upon a voyage upon the high seas, except coastwise, without having previously obtained the written consent of the Company; but permission is hereby given to the said person to travel at any time between the ports of the United States and the ports of Europe, and to travel and reside in Europe.

4th. OCCUPATION.—If within one year from the date hereof, the person aforesaid shall engage in service on any sea, sound, inlet, river, lake, or railroad, as a mariner, engineer, fireman, conductor or laborer in any capacity; or engage in the manufacture, handling or transportation of inflammable or explosive substances; or engage in submarine or aeronautic operations or mining.

5th. SUICIDE.—If within one year from the date hereof, the person aforesaid shall die by suicide, or by his own hand, or in consequence of an attempt to commit suicide, or to take his own life, whether sane or insane at the time.

AGREEMENTS.

It is agreed that this policy shall not become valid until the first premium due on delivery of this policy shall have been paid, during the continued good health of the person upon whose life insurance is taken.

It is also agreed that this policy, together with all other dividend tontine policies, the dividend tontine period of which terminates in the same calendar year, shall form a special dividend class, and that the person upon whose life insurance is taken shall, if living at noon of the *twelfth* day of *January*, nineteen hundred and *fourteen*, and if this policy be then in force for its full amount, be entitled to one of the six benefits following:

FIRST. To continue this policy in force and receive the dividend then apportioned to the Company, either

1. In cash; or

2. In an annuity; or

3. In additional insurance, conditioned upon satisfactory reexamination; with future dividends apportioned at the end of each quinquennial period.

SECOND. To exchange this policy for its entire value, consisting of the guaranteed reserve of *Six Thousand and Eighty Dollars* and the dividend then apportioned by the Company, either

4. In cash; or

5. In an annuity; or

6. In a paid-up policy, conditioned upon satisfactory reexamination in case the amount of the said paid-up policy exceed the amount assured by this policy.

The Insured shall notify the Company in writing, prior to the end of the Dividend Tontine Period, which benefit is selected. Failing such notification, the apportioned dividend shall be applied to the purchase of an annuity as stipulated in Benefit 2 above.

It is also agreed that in case this policy shall be assigned, a duplicate of the assignment shall, within thirty days, be filed at the Home Office of the Company, and due proof of interest shall be furnished when claim is made.

APPLICATION.

It is hereby declared and agreed, that all the statements and representations contained in the foregoing application, and those contained in the declarations made to the medical examiner, which together with this Declaration of Agreement, constitute an application to the GERMANIA LIFE INSURANCE COMPANY of NEW YORK, for an insurance upon the life of the undersigned *Richard Ross*, in the amount of Ten Thousand Dollars, are offered to the said Company as a consideration of the contract applied for; each of which statements and answers, whether written by him or her own hand or not, every person whose name is hereto subscribed adopts as his or her own, admits to be material, and warrants to be full, complete and true; and to be the only statements given to the Company in reply to its inquiries, and upon which, should the insurance applied for be granted, the Company's contract will be founded. And this application is submitted to the said Company, with the following express covenants and agreements:

1. That inasmuch as only the officers at the Home Office of said Company, in the City of New York, have authority to determine whether or not a Policy shall issue on any application, and as they act on the written statements and representations referred to, no statements, representations, promises or information made or given by or to the person soliciting or taking this application for a Policy, or by or to any other person, shall be binding on said Company, or in any manner affect its rights, unless such statements, representations, promises or information be reduced to writing and presented to the officers of said Company, at the Home Office in this application.

2. That it will constitute no contract of insurance, until a Policy shall first have been issued and delivered by the said Company, and the first premium thereon actually paid to the said Company during the continuance of the life proposed for insurance, in the same condition of health as described in this application.

3. That if the insurance applied for be granted by the said Company, the Policy, if accepted will be accepted subject to all the conditions and stipulations contained in the Policy, and that the entire contract contained in the said Policy and in this application taken together shall be construed and interpreted, as a whole, and in each of its parts and obligations, according to the charter of the said Company and the laws of the State of New York, the place of the contract being expressly agreed to be the principal office of the said Company in the City of New York.

4. That in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed.

5. That all right or claim to any surrender value for the Policy hereby applied for, other than such as may be stipulated in the Policy, is hereby expressly waived and relinquished, whether provided for by the statute of any State or not.

6. That in case of understatement of age, the amount payable shall not be more than the insurance which the actual premium paid would have purchased at the true age of the insured.

7. That no suit shall be brought against said Company under said contract after the lapse of two years from the time when the cause of action accrues, nor after two years from the time of the death of the person upon whose life insurance is taken.

DIVIDEND TONTINE LIMITED PAYMENT LIFE POLICY.

No. 300,124.

AGE, 35.

THE GERMANIA LIFE INSURANCE COMPANY
OF THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$350.

In Consideration of the representations made to them in the application for this policy, and of the sum of *Three Hundred and Fifty Dollars* to be paid on delivery of this policy by *Richard Doe*, and of the payment, upon the receipt of the Secretary of the Company, of premiums of *Three Hundred and Fifty Dollars* each on or before noon of the *twelfth* day of *January* in every year during the continuance of this policy, until and including the *twelfth* day of *January*, nineteen hundred and *eighteen*, do hereby promise and agree to pay at their office in the City of New York, the sum of *Ten Thousand Dollars* upon due notice and proof of the death of the said *Richard Doe*, of *New York*, in the County of *New York*, State of *New York*, to his wife, *Jane Doe*, for her sole use if living at the time of his death, or in case of her previous death, to his executors, administrators or assigns.

It is also agreed that this policy shall be incontestable after it has been in force one full year, provided the conditions as to payment of premiums and service in war, stated on the back hereof, are duly observed.

It is also agreed that if this policy shall lapse as to its original amount by nonpayment of premium after it shall have been three years or more in force, it shall remain valid, subject to all its conditions, for as many *twentieths* of the amount of this policy as there shall have been whole years' premiums paid.

This policy is issued, and the same is accepted by the Assured, upon the express conditions and agreements stated on the back hereof which are hereby referred to and made part of this policy.

In Witness Whereof the said THE GERMANIA LIFE INSURANCE COMPANY have by their President and Secretary executed this contract at New York on this *twelfth* day of *January*, *eighteen* hundred and *ninety-nine*.

HUBERT CILLIS,
Secretary.

CORNELIUS DOREMUS,
President.

CONDITIONS AND AGREEMENTS OF THIS INSURANCE.

NOTE—Temporary and permanent conditions same as in preceding Policy.

20-PREMIUMS LIFE POLICY.

No. 9,999.

AGE, 35.

THE HARTFORD LIFE INSURANCE COMPANY,
HARTFORD, CONN.

CHARTERED 1866.

AMOUNT, \$10,000.

PREMIUM, \$326.70.

In Consideration of the agreements contained in the application for this Policy, which application is made a part of this contract, and in further consideration of the sum of *Three Hundred and Twenty-six and 1/8* Dollars, to be paid on the delivery hereof and of like payments on the *15th* day of *November* in each and every year during the continuance of this contract, for a period of *Twenty* years from the date hereof, promises to pay to *Mary Jones* (or such other beneficiary as Insured may from time to time designate with the written consent of the Company), the executors, administrators or assigns of the Insured, the sum of *Ten Thousand* Dollars, thirty days after acceptance, by the Company at its Home Office in the City of Hartford, of satisfactory proofs of the death (during the continuance of this Policy) of *John Jones*, of *Oak Park*, County of *Cook*, State of *Illinois* (the Insured hereunder), subject, however, to the conditions, benefits and privileges printed on the second page hereof, which are made a part of this contract.

HARTFORD LIFE INSURANCE COMPANY.

HARTFORD, CONN., *November 15th, 1900.*

CHAS. H. BACALL,

Secretary.

GEO. E. KEENEY,

President.

CONDITIONS REFERRED TO ON FIRST PAGE.

INCONTESTABILITY.—After two years from date hereof, this policy shall be incontestable, except for default in the payment of premiums, military or naval service in time of war without a written permit signed by the President or Secretary, or for understatement of age in said application. In the last event, the policy becoming a claim, the Company will pay such a proportion of the face of the policy as the premiums actually paid would have purchased at the true age.

ASSIGNMENTS AND RESERVES.—The assignment of this policy or change of beneficiary herein shall not be made without the written consent of the Company's President or Secretary. The Company will not be responsible for the validity of any assignment. In computing the reserves to be held for this policy, it shall be considered, during its first year, as a one year term insurance only, and thereafter as a whole life policy issued at the end of the first year at an age one year older.

PREMIUMS AND AGENTS.—Each premium hereon is due and payable at the Home Office of the Company, in the City of Hartford, Conn., but premiums may be paid to an authorized agent of the Company in exchange for a receipt signed by the President or Secretary and countersigned by said agent when such payment is made in cash within the time and under the conditions herein named. No agent is authorized to alter or discharge any contract to which this Company is a party, waive forfeiture of any condition thereof, make any contract binding on the Company, assume payment of any premium, or extend the time for paying the same.

PROOFS OF DEATH.—Complete proofs of the death of the Insured shall be given the Company, made upon its blanks which it agrees to furnish therefor. Any indebtedness to the Company, including any balance of the policy year's premium not then due, will be deducted in any settlement hereunder.

BENEFITS AND PRIVILEGES UNDER THIS POLICY.

DAYS OF GRACE.—Beginning with the second policy year, thirty days' grace will be allowed for payment of premiums, during which time the policy shall remain in force for its full amount. Interest at the rate of 5 per cent per annum will be charged for the time taken beyond the actual date due.

LOAN VALUES.—After the third policy year, this policy being in force, and all premiums having been paid, the Company will, within sixty days after written application upon the Company's form of loan agreement then in use, loan the Insured, upon the sole security of this policy, an amount stated in the table hereon for the end of the last year for which full year's premiums have been paid. Interest at the rate of 5 per cent per annum, in advance, will be charged; said loan to include any previous loan not paid, and premiums to be paid in full to the end of the policy year in which the loan falls due.

SELF-ADJUSTING PAID-UP INSURANCE.—After three full years' premiums have been paid, if any subsequent premium be not paid as due, this policy shall become a nonparticipating paid-up policy for the amount specified in the table of paid-up insurance printed hereon for the end of the year for which full annual premiums have been paid to the Company, which amount, less any unpaid loan hereon, shall constitute the Company's sole liability hereunder.

EXTENDED INSURANCE.—Three full years' premiums having been paid, if any subsequent premium be not paid as due, there being no loan standing against this policy, upon surrender hereof within the thirty days' grace or upon satisfactory evidence of good health within one year from the due date, the Company will exchange herefor a paid-up nonparticipating policy for the full amount, for the term set forth in the table printed hereon, for the end of the last year for which full annual premiums have been paid.

SURPLUS.—At the expiration of *Twenty* years from the date hereof, the first share of surplus accumulation shall be apportioned to this policy. Annual distributions shall be made thereafter during the continuance of this policy.

OPTIONS.—The surplus accumulation apportioned to this policy at the end of *Twenty* years may be:

(1) Combined with the surrender value at that date, and the total amount received in cash upon surrender of the policy.

(2) Received in cash, this policy becoming paid up for its full face value and participating in annual dividends thereafter.

(3) Converted into an annual income during the life of the Insured, to be paid to any person nominated by the legal holder hereof, this policy becoming paid up for its full face value and participating in annual dividends thereafter.

(4) Combined with the cash surrender value and the total converted into an annual income during the life of the Insured, to be paid to any person nominated by the legal holder hereof, this policy being surrendered thereafter.

(5) Upon satisfactory medical examination of the Insured, used to purchase additional paid-up insurance, the combined amounts participating in annual dividends thereafter.

(Age, 35. Amount, \$10,000. Maturing at Death. Premiums continue 20 Years).

End of Policy Year.	Loan Values	Self-Adjusting Paid-up Insurance.	Extended Insurance.		End of Policy Year.	Loan Values	Self-Adjusting Paid-up Insurance.	Extended Insurance.	
			Yr.*	Mos.*				Yr.*	Mos.*
3d	\$550	\$1,100	4	6	12th	\$2,640	\$5,880	19	1
4th	740	1,640	6	11	13th	2,920	6,400	20	0
5th	950	2,180	9	3	14th	3,210	6,910	20	9
6th	1,170	2,720	11	5	15th	3,510	7,420	21	6
7th	1,390	3,260	12	4	16th	3,830	7,930	22	3
8th	1,620	3,790	14	1	17th	4,150	8,440	22	11
9th	1,860	4,320	15	7	18th	4,490	8,950	23	8
10th	2,110	4,840	16	11	19th	4,850	9,470	24	7
11th	2,370	5,360	18	1	20th	4,850	10,000	.....	.....

*Years and Months begin at twelve o'clock, noon, on the anniversary of this policy following the last policy year for which the full year's premium has been paid. The term of months ends at twelve o'clock, noon, on that day of the last month of the term which corresponds in number to the day on which the term began, if there is such an one, and if not, on the last day of that month.

The guaranteed cash value at the end of the accumulative period is the same amount as the loan value at the end of *Twenty* years.

APPLICATION.

I hereby apply to The Hartford Life Insurance Company, of Hartford, Conn., for a Policy of the form and amount hereinafter stated.

I hereby agree that I will not travel or reside outside of the temperate zone, engage in handling electric wires or dynamos, blasting, mining, submarine labor, aeronautic ascensions, the manufacture of highly explosive substances, in switching or coupling cars, or on any steam or other vessel, during the next two years following the date of the issuance of the policy, for which application is now made, or in any military or naval service in time of war, at any time, without first obtaining permission from said Company. I also agree that death by my own hand or act, whether sane or insane, or in violation of law, during the period of two years from the date of any policy issued hereon, shall not be a risk covered thereby for a greater sum than the amounts actually paid to the Company thereon.

That all the foregoing statements and answers, as well as those I make to the Company's Medical Examiner, in continuation of this application, are warranted to be true, full and complete, and are offered to the Company as a consideration of the contract to be issued hereon, which shall not take effect until the first premium shall have been paid and the said policy shall have been delivered, during my continuance in good health. That in case said statements and answers are not true, full and complete, or in case any required payment on said policy shall not be paid when due, or any other violation of the terms of the contract occur, said policy shall become null and void, and all the premiums paid thereunder shall belong to the Company. I agree that the policy to be issued hereon shall be considered during its first year as a one year term insurance in all respects and thereafter as a new insurance, dating from the end of the first year and maturing either at my death or at a certain date, as may be hereinafter stated; and I further agree that in any distribution of surrender values or dividends, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amounts apportioned to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract of which this application is a part, hereby waiving the provisions of any statute to the contrary.

I further agree that if the answers as written to the questions hereon are or shall be in any respect untrue, the Company may at its option cancel the policy hereby applied for, within two years from its date, upon mailing written notice thereof to me and the beneficiaries under said policy at their post office address last known to the Company, and upon condition that the Company, in such written notice, shall offer to repay to me in trust for the person or persons making the same, all cash payments that have been made upon said policies.

I also agree that I expressly waive, on behalf of myself and of any person or persons who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician, surgeon, or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired or may acquire; that the contract issued hereon shall be construed according to the law of the State of Connecticut, the place of said contract being agreed to be the Home Office of said Hartford Life Insurance Company.

I have verified each of the foregoing answers, adopted them as my own whether written by me or not and declare and warrant that they are full, complete and literally true answers to the questions against which they are written; and I agree that the exact literal truth of each shall be a condition precedent to any binding contract issued upon the faith of the foregoing answers. I also agree that proof of the fact that either the agent taking this application or the examiner, has knowledge of facts contrary to any of the answers or declarations hereon, shall not make valid a policy or contract of membership issued on the faith of such answers or declarations.

20-PREMIUMS LIFE DIVIDEND ENDOWMENT POLICY.

No. 99,999.

AGE 35

THE HOME LIFE INSURANCE COMPANY.

AMOUNT \$10,000.

PREMIUM, \$350.

BY THIS POLICY OF ASSURANCE

In Consideration of the statements and agreements made in the application for this Policy which are hereby made a part of this contract, and of the payment in advance of *Three Hundred and Fifty* Dollars, and of the payment of the same amount to be made thereafter, at the office of the said Company in the City of New York, on or before noon of the *First* day of *January* in every year, during the continuance of this contract, or until *twenty* full years' premiums shall have been duly paid,

Does promise and agree to pay *Ten Thousand* Dollars to *John Doe*, his executors, administrators or assigns, at the office of the said Company in the City of New York, immediately upon receipt and approval of proofs of death of *John Doe*, of *New York*, in the County of *New York*, State of *New York*, provided this Policy is then in force.

The options, benefits and conditions, printed or written by the said Company upon the back of this Policy are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Witness Whereof, the said HOME LIFE INSURANCE COMPANY has by its President or Vice President and Secretary, signed and delivered this contract at the City of New York, in the State of New York, this *First* day of *January*, one thousand eight hundred and ninety-seven.

ELLIS W. GLADWIN,
Secretary.

GEO. E. IDE,
President.

This policy contains no restrictions as to residence or travel.

OPTIONS, BENEFITS AND CONDITIONS.

I. NONFORFEITURE.—If after three full annual premiums have been duly paid to the Company this Policy should thereafter lapse in consequence of the nonpayment of any premium subsequently due (provided this Policy is not terminated by death within thirty days of grace allowed in

the payment of premiums, and provided demand is made with the legal surrender of this Policy, within six months after such lapse), the Company will give the holder of this Policy the option of either a Cash Value or a non-participating Paid-up Policy, payable as herein provided, as specified in the following tables B and C of Guaranteed Options, provided there is no indebtedness under this Policy.

II. LOANS.—The Company will loan to the Insured upon written application to its Home Office at the third or any subsequent anniversary of this Policy or within thirty days thereafter, during the Dividend Endowment period, under the terms of the Company's Loan Agreement then in use, an amount not exceeding the sum shown in the following Table A of Guaranteed Options, including any previous loan then unpaid, provided:

(a).—That the Policy shall be legally assigned to, and deposited with the Company as collateral security;

(b).—That the premiums shall have been paid in full to the time when the loan is made, including the entire premium for the succeeding insurance year; and

(c).—That interest shall be paid semi-annually at the rate of 6 per centum per annum on all such loans.

GUARANTEED OPTIONS,

UNDER THE CONDITIONS SPECIFIED IN THIS POLICY.

At end of	Table A. Loan Value.	Table B. Cash Surrender Value.	Table C. Paid-up Value.	At end of	Table A. Loan Value.	Table B. Cash Surrender Value.	Table C. Paid-up Value.
3d Year.	\$520	\$310	\$1,500	12th Yr.	\$2,720	\$2,450	\$6,000
4th "	780	520	2,000	13th "	2,990	2,720	6,500
5th "	950	780	2,500	14th "	3,630	2,990	7,000
6th "	1,130	950	3,000	15th "	3,960	3,630	7,500
7th "	1,320	1,130	3,500	16th "	4,290	3,960	8,000
8th "	1,510	1,320	4,000	17th "	4,640	4,290	8,500
9th "	1,970	1,510	4,500	18th "	5,010	4,640	9,000
10th "	2,220	1,970	5,000	19th "	5,990	5,010	9,500
11th "	2,460	2,220	5,500	20th "	.....	5,990	10,000

III. DIVIDEND ENDOWMENT.—Each and every Dividend of Profits made on this Policy, shall be retained by the Company and applied to the purchase of pure endowments in favor of the Insured hereunder, maturing and payable only at the expiration of *twenty* years from the date hereof, if this Policy be then in force.

IV. BENEFITS.—If the Insured be living on the *First* day of *January*, nineteen hundred and *seventeen*, on which date the Dividend Endowment period of this Policy ends, and if the premiums have been paid in full to such date, the Insured shall be entitled to one of the following benefits:

1st.—To exchange this Policy for its entire value (said value consists of the guaranteed reserve, *Five thousand three hundred and ninety dollars. \$5,390*, and in addition thereto the Dividend Endowment accumulation as provided herein), either

(a) In cash.

(b) In an Annuity for Life.

(c) In a Paid-up Policy, subject to evidence of good health satisfactory to the Company for the amount in excess of the original sum assured.

2d.—To continue this Policy with a new Dividend Endowment period of any multiple of five years and receive the Dividend Endowment accumulation as provided herein, either,

(a) In cash.

(b) In an Annuity for Life.

(c) In additional Paid-up Insurance, subject to evidence of good health satisfactory to the Company

V. PAYMENT OF PREMIUMS.—All premiums are due and payable at the Home Office of the Company in the City of New York, unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice President or Secretary, and countersigned by such agents. If any premium be not thus paid on or before the date when due, then this Policy shall become void and all payments previously made shall remain the property of the Company except as herein provided. All premiums are payable in cash unless otherwise specified in this Policy, and no other form of payment will be accepted unless agreed to in writing by the President, Vice President or Secretary.

VI. GRACE.—In the payment of the second and subsequent premiums, a grace will be allowed of thirty days, subject to an interest charge of 5 per centum per annum for the number of days that the premium remains due and unpaid; and if the Insured die during the thirty days' grace, the premium and interest thereon will be deducted from the amount payable under this Policy.

VII. REINSTATEMENT.—If this Policy should lapse for the nonpayment of any premium it may be reinstated upon written application, made within six months after such lapse (provided a Paid-up Policy has not already been issued in lieu thereof), accompanied by evidence of good health satisfactory to the Company, and the payment of all overdue premiums with interest thereon at the rate of 6 per centum per annum.

VIII. INCONTESTABILITY.—After two years from the date hereof, the only conditions which shall be binding upon the holder of this Policy are, that the premiums shall be duly paid, and that the requirements of the Company as to age and military or naval service in time of war shall be observed.

IX. INDEBTEDNESS.—Any indebtedness to the Company under this Policy, including any balance of the current year's premium remaining unpaid, will be deducted in any settlement of this Policy or from any benefit hereunder.

X. ASSIGNMENTS.—Any assignment of this Policy shall be made in duplicate and both copies sent to the Home Office, one of them to be retained by the Company. Blanks for this purpose, will be furnished upon application. The Company assumes no responsibility for the validity of any assignment.

XI. ALTERATIONS.—No person except the President, Vice President or Secretary, has power on behalf of the Company to make or modify this contract, to extend the time for paying a premium, to bind the Company by making any promise, or by accepting any representation or information not contained in the application for this Policy.

APPLICATION.

I warrant on behalf of myself and of any person who shall have or claim any interest in any Policy issued under this application that all of the foregoing statements and answers are true, full and complete, whether written by my own hand or not, and are offered to the Company together with those contained in the declarations to the Home Life Insurance Company's Medical Examiner, as a consideration for, and as the basis of the Contract with said Company under any policy issued under this application.

I hereby agree on behalf of myself and of any person who shall have or claim any interest in any Policy issued under this application as follows:

1st. That inasmuch as only the President, Vice President or Secretary of the Company have authority to determine whether or not a policy shall issue on any application, no statements, promises or information made or given by or to the person soliciting or taking this application for a policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights unless such statements, promises or information be reduced to writing, and presented in this application.

2d. That the Company shall incur no liability under this application until it has been received, approved, and a Policy issued thereon and delivered during my life and continuance in good health, and until the full premium has been duly paid to and accepted by the Company or its authorized agent, except that when the premium has been paid in advance to an authorized agent of the Company and a conditional receipt on the Company's authorized form has been given by such agent, the liability of the Company shall be as stated in such conditional receipt.

3d. That the contract contained in such Policy and in this application, is a contract made and completed in the State of New York and to be construed by the laws thereof.

4th. That in any distribution of surplus, the principles and methods which may then be in use by the Company for such distribution, and its determination of the amount apportioned to any Policy which may be issued under this application shall be and are hereby ratified and accepted.

5th. That in consideration of the provision made in this Policy as to paid-up Insurance, all rights and claims to any other surrender value than that so provided, whether provided by the statute of any State or not, is hereby relinquished.

6th. That in case of understatement of age, the amount payable shall be the Insurance which the actual premium paid would have purchased at the true age of the Insured.

7th. That no suit shall be brought against this Company after two years from the time that the cause of such action shall have arisen.

8th. That for two years after the date of issue of the Policy, engagement in any of the following occupations or employments, namely, blasting, mining, underground or submarine labor, the manufacture or handling in connection therewith or transportation of inflammable or explosive substances, employment requiring work on electric dynamos or on live electric wires, service upon any railroad train, or in switching or coupling cars, or on any steamboat or other vessel, without the written assent of the President, Vice President or Secretary of the Company, will render the Policy void; and self-destruction, while sane or insane, or death in consequence of a duel or criminal violation of law within two years after the date of issue of the Policy will also render the policy void.

9th. That during the continuance of the Policy I will not engage in military or naval service in time of war, unless the written permission of the President, Vice President or Secretary of the Company has been previously obtained. In case of death from service in war without such permission, the liability of the Company shall not exceed the net reserve of the Policy computed according to the Combined Experience Table of Mortality with interest at 4 per centum per annum.

20-PREMIUMS LIFE POLICY.

No. 99,999.

AGE, 35.

INCORPORATED UNDER THE LAWS OF ILLINOIS.

ILLINOIS LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$357.80.

In Consideration of *Three Hundred Fifty-seven and 80/100* Dollars, hereby insures the life of *Richard Gordon Brown*, of *Chicago*, County of *Cook*, State of *Illinois* (herein called the Insured), for one year from the date hereof, all premiums being duly paid, in the amount of *Ten Thousand Dollars*, payable, immediately upon receipt and approval of proofs of the fact and cause of death of the Insured, to *his wife, Martha Priscilla Brown*, or to any beneficiary or beneficiaries whom the Insured may, during his lifetime, substitute, as provided herein, or if the beneficiary or beneficiaries last nominated by the Insured be not then living, then to the administrators, executors or assigns of the Insured.

In further consideration of the first year's premium, and especially of the extra premium therein included, this policy may be renewed at the end of the first year as an insurance for the whole period of life from that date by the payment, in advance, of *Three Hundred Fifty-seven and 80/100* Dollars on the *Twentieth* day of *November* in each year until *Nineteen* annual renewal premiums, or their equivalent in more frequent premiums, shall have been paid, after which no further payment of premiums will be required.

SPECIAL ADVANTAGES, BENEFITS AND PROVISIONS.

ACCUMULATION.—An individual account shall be kept with this policy, crediting all premiums received hereon and interest on net balances at the net rate currently realized by the Company and charging the policy's share of losses and expenses, including dividends on capital stock.

POLICY PAID UP BY SURPLUS.—This policy is guaranteed to be paid up at the end of *Twenty* years, all premiums being duly paid; but, whenever the surplus to the credit of this policy, over the reserve hereon deemed requisite by the Company in its discretion (which reserve shall not exceed the reserve according to the American Experience Table of Mortality and three per cent interest), shall at the end of any policy year be sufficient to prepay all future premiums hereon, the Insured shall be notified and no further payment of premiums shall be required; but the Insured may at his option continue the payment of premiums until this policy shall mature as an endowment, as herein provided.

MATURES AS AN ENDOWMENT.—Whenever the fund to the credit of this policy shall at the end of any policy year equal or exceed the amount insured hereunder, this policy shall be deemed to have matured as an endowment, and the entire fund shall be paid to the Insured upon the surrender of the policy.

OPTIONAL WITHDRAWAL OR APPLICATION OF SURPLUS.—The Insured may, at the end of any policy year after the first, withdraw, in cash, the surplus to the credit of this policy, over the reserve hereon deemed requisite by the Company in its discretion (which reserve shall not exceed the reserve according to the American Experience Table of Mortality and three per cent interest); or may apply the same to equally reduce all subsequent premiums hereon or purchase a life annuity at the then rates of the Company; or, upon proof of good health, to purchase full-paid reversionary additions to the amount insured under this policy at the rates of single premium then in use by the Company. If any of the surplus be withdrawn or applied it will proportionately reduce the value of the options guaranteed in the two sections next preceding.

WITHDRAWABLE SURPLUS PAYABLE WITH SUM INSURED, IN EVENT OF DEATH.—In event of the death of the Insured, the surplus withdrawable at the end of the policy year next preceding the year of death, as herein provided, shall be added to the sum insured and paid therewith.

SURRENDER PRIVILEGES AND VALUES.—All premiums hereon having been paid in full in cash, the Insured may, at the end of any policy year, and within the month of grace, surrender this policy, and receive in exchange therefor at his option:

1st. A policy for the same amount with full participation in profits but with continuous premiums, issued at the same age and date of issue, but with subsequent premiums reduced to not more than as shown by the table of reduced premiums below; or,

2d. A policy for the same amount, but without further payment of premiums, and for a term not less than as shown by the table of extensions below; or,

3d. A policy, participating in profits from excess interest, but without further payment of premiums, for an amount not less than as shown by the table of paid-up values below; or,

4th. A cash payment, not less than the amount named in the table of cash values below,

The withdrawable surplus may be applied to increase the value of the option selected; the value of the option selected will be proportionately reduced by any liens upon this policy.

LOANS.—The Company will, at any time, advance to the Insured, upon the sole security of this policy, a sum or sums aggregating, with accrued interest thereon, not more than the maximum loan value of this policy for the year to the end of which premiums have been paid, as indicated in the table below, interest being payable in advance at six per cent per annum. Any such advance and any other advances by the Company shall constitute a lien upon the proceeds of this policy, taking preference over all other liens of whatever nature. Whenever the indebtedness due from the Insured, with interest accrued thereon, shall exceed such maximum loan value, this policy shall cease and determine.

AUTOMATICALLY NONFORFEITABLE.—If any premium hereon be not paid when the grace for payment of premiums has expired, the Company

TABLE OF GUARANTEED SURRENDER VALUES.

Year.	Cash and Loan Values; Cash Value at end of Year; Loan Value any time during Year.	Paid-up Policy for Life.	Term Surrender, Face of Policy.		Year.	Cash and Loan Values; Cash Value at end of Year; Loan Value any time during Year.	No. Annual Premiums Paid.	Rate if changed to Continuous Payments.
			Yrs.	Mos.				
1	None.	None.	0	5	31	\$6,200	1	\$264 70
2	890	1,870	1	5	32	6,240	2	258 80
3	530	1,210	2	0	33	6,460	3	252 50
4	760	1,700	3	0	34	6,580	4	245 80
5	1,010	2,100	4	0	35	6,660	5	238 50
6	1,260	2,410	5	0	36	6,760	6	230 60
7	1,530	2,720	6	0	37	6,870	7	222 00
8	1,810	3,030	7	0	38	6,970	8	212 80
9	2,090	3,340	8	0	39	7,070	9	202 70
10	2,390	3,650	9	0	40	7,170	10	191 60
11	2,710	3,960	10	0			11	179 70
12	3,030	4,270	11	0			12	166 60
13	3,350	4,580	12	0			13	152 20
14	3,720	4,890	13	0			14	136 40
15	4,080	5,200	14	0			15	119 10
16	4,460	5,510	15	0			16	99 80
17	4,830	5,820	16	0			17	78 70
18	5,210	6,130	17	0			18	55 10
19	5,610	6,440	18	0			19	29 20
20	6,100	6,750	19	0				
			Paid-up for Life					

Above rates will be decreased by the application of surplus.

Above Values will be increased by the application of surplus.

shall first apply any withdrawable surplus to the payment of said premium, and shall then charge the remainder due against this policy as an advance thereon, at six per cent interest due in advance, provided that no such application or advance shall be made, if such advance, together with all previous advances and accrued interest, exceed the maximum loan value; and this policy shall continue in full force and with full participation, subject to the loan for such foreborne premium and interest thereon. If the unpledged maximum loan value be not equal to a full annual premium, the premium for a shorter period shall be advanced, but no such application or advance shall be made, except when a full annual, semi-annual or quarterly premium is thus provided for.

INCONTESTABILITY.—This policy shall be incontestable for the breach of any of the provisions hereof occurring after one year, excepting only failure to pay the premiums, as required herein.

RESIDENCE, TRAVEL AND OCCUPATION.—This policy is free from restrictions as to residence, travel and occupation, after one year from date. Travel or residence, by the insured, in the Torrid or Frigid Zones, or engaging or said insured in any of the following occupations or employments, within one year from the date hereof, without first obtaining the Company's permission and the payment of the extra premium required therefor, will render this policy absolutely void, viz: Blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of inflammable or explosive substances; service on railroad trains (excepting as passenger or sleeping car or parlor car conductor, or on dining cars or as baggage man, express agent or mail agent); switching or coupling cars; service on any steamboat, or other vessel or boat, excepting as officer of river steamboat; and dealing in intoxicating liquors.

During one year from the date hereof, the liability of the Company, in any of the following cases, shall be limited to the amount of the premiums paid hereon, viz: Death by one's own hand, or act, whether sane or insane, or death in consequence of a duel, or in consequence, or as a result of any violation of law.

PERMIT FOR MILITARY OR NAVAL SERVICE IN TIME OF WAR.—Military or naval service in time of war, within one year from the date hereof, is a risk not assumed by the Company. Military or naval service in time of war, after one year from the date hereof, shall not invalidate this insurance, but the Insured shall be bound to pay to the Company a single extra premium of Fifty Dollars for each One Thousand Dollars insured to cover the risk of such service, which extra premium, if not paid in cash, shall be alien upon this policy with interest in advance at six per cent per annum.

PREMIUMS, WHEN AND HOW PAYABLE.—All premiums hereon are payable at the Home Office of the Company in Chicago, Illinois, but may be paid elsewhere to agents of the Company, in exchange for the Company's receipt, signed by the Secretary and countersigned by the agent. A premium other than an annual will be accepted according to the Table of Payments indorsed hereon; provided, that the receipt of any such premium, less than a full annual, shall not have the effect to continue this policy in force longer than three months in case of a quarterly premium, or six months in case of a semi-annual premium. Notice of every premium that may become due or payable hereunder is given and accepted by the delivery and acceptance of this policy, and any further notice is expressly waived by the Insured.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month shall be granted in the payment of all premiums (excepting the premium for the first year) during which time this insurance shall remain in full force, subject to the deduction of the foreborne premium and interest at the rate of six per cent per annum.

CHANGE OF BENEFICIARY.—The Insured may at any time during the continuance of this policy, provided it is not then assigned, change the beneficiary or beneficiaries by written notice to the Company, at its Home Office, accompanied by this policy, such change to take effect on the indorsement of the same on the policy by the Company. After indorsement the policy will be returned.

INSTALMENT OPTION.—This policy is issued payable in one sum on the death of the Insured; but the Insured may at any time, provided this policy is not then assigned, change the manner of such payment from one sum to such number of instalments as the Insured may select, as provided on the fourth page hereof, by written notice to the Company at its Home Office, accompanied by this policy. Such change will take effect on indorsement of the same on this policy by the Company. After indorsement the policy will be returned.

GENERAL PROVISIONS.—(1) Only the President or the Secretary has power in behalf of the Company to make or modify this or any contract of insurance or to extend the time for paying the premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person, other than the above. (2) If the age of the Insured is incorrectly stated, the amount payable under this policy shall be the insurance which the actual premium paid would have purchased at the true age of the Insured. (3) In any distribution of surplus or apportion-

ment of profits, the principles and methods which may be adopted by the Company for such apportionment, and the determination of the amount equitably belonging to the policy, shall be conclusive upon the Insured, and upon all parties having or claiming any interest under this policy. (4) Any indebtedness to the Company, including any balance of the premium for the insurance year remaining unpaid, will be deducted in any settlement of this policy or of any benefit thereunder. (5) Any assignment of this policy must be made in duplicate and both copies sent to the Home Office, to be retained by the Company, and the other to be returned. The Company has no responsibility for the validity of any assignment. (6) The Insured may assign all interests thereon given in payment of premiums on this policy, without giving a note or giving under the loan, providing directly, shall tender this policy to the assignee and void. (7) The whole or any part of the amount at risk hereunder may be reassured by. (8) This policy shall not take effect until the first premium payment shall have been actually paid during the lifetime and good health of the Insured.

In witness whereof, THE ILLINOIS LIFE INSURANCE COMPANY has caused this agreement to be signed by its President and Secretary, countersigned by its Recorder or Assistant Recorder and delivered this twentieth day of November, one thousand nine hundred.

EDW. D. STEVENS,

Secretary.

JAS. W. STEVENS,

President.

INSTALMENT OPTION.

The following table is based upon \$1,000 of insurance and will apply *pro rata* to the amount payable under this policy, in the event of the death of the Insured while the policy is in force. If, however, the amount due is less than \$1,000 it shall be paid only in one sum and not in instalments.

Any number of instalments indicated in the table may be selected at any time, the amount of each instalment being determined by the table. The Insured may at any time during his lifetime change the number of instalments by written notice to the Company at its Home Office. The Insured may also at any time direct in writing that the beneficiary shall have the right, when any instalment becomes due, to commute and receive in one sum the then present cash value, as shown in the table, of all unpaid instalments. The beneficiary, without such direction, shall not have such right.

The first instalment under this contract shall be due immediately upon receipt and approval of Proofs of Death of the Insured, and subsequent instalments shall be paid annually thereafter, upon each succeeding anniversary of said approval, until all instalments due shall have been paid.

APPLICATION.

I agree on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, as follows: 1. That inasmuch as only the officers at the Home Office of the Company in the City of Chicago have authority to determine whether or not a policy shall issue on any application, no statements, promises or information made or given

by, or to, the person soliciting or taking this application for a policy, or to any other person, shall be binding on the Company in any manner affecting its rights, unless such statements, promises or information be reduced to writing, and presented to the officers of the Company, at the Home Office, in this application. And That in any distribution of surplus or apportionment of profits, the principles and methods which may be adopted by the Company for such apportionment, and its determination of the amounts equitably belonging to any policy which may be issued under this application, shall be conclusive upon the Insured and said policy and upon all parties having or claiming any interest therein; and that the Company shall incur no liability under this application until it has been received, approved, the policy issued thereon by the Company at the Home Office, and the premium has actually been paid to, and accepted by, the Company or its authorized agent during any lifetime and good health except that when the premium has been paid in advance to an authorized agent of the Company, and a binding receipt on the Company's authorized form has been given by such agent, the liability of the Company shall be as stated in such binding receipt. 4. That the policy applied for shall be in the form now in use by the Company, and that the contract contained in such policy and in this application shall be construed according to the law of the State of New York, the place of said contract being agreed to be the Home Office of the Company. 5. That any policy that may be issued in pursuance of this application shall be in consideration of my promises made in this application.

VALUE OF COMMUTED INSTALMENTS.

Number of Instalments....	25	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2
Amount of Each	\$65	\$65	\$67	\$70	*\$73	\$77	\$81	\$86	\$91	\$97	\$104	\$113	\$124	\$138	\$155	\$179	\$211	\$261	\$343	\$507
When 2d is due.....	972	962	960	957	954	950	946	941	935	929	921	912	901	887	869	845	811	760	676	507
3d	944	924	919	913	906	899	890	881	870	856	841	822	800	771	735	686	617	514	343	
4th	915	884	876	867	857	846	838	829	818	802	782	758	730	696	652	596	522	417	261	
5th	885	844	838	821	807	792	775	756	732	706	678	636	588	529	454	363	211			
6th	854	802	788	773	*756	736	714	689	660	625	585	536	477	402	307	179				
7th	822	759	742	723	702	679	652	621	585	544	494	435	363	272	155					
8th	789	714	694	672	647	619	587	551	509	460	401	331	245	138						
9th	756	668	645	620	591	558	521	479	430	373	305	224	124							
10th	721	621	595	566	533	495	453	405	349	284	206	113								
11th	685	573	543	510	473	431	383	329	265	192	104									
12th	648	523	490	452	411	364	311	250	179	97										
13th	610	471	434	393	347	296	236	169	91											
14th	571	418	378	332	282	225	160	85												
15th	531	364	319	270	214	152	81													
16th	489	307	259	205	145	77														
17th	447	249	197	139	73															
18th	408	190	133	70																
19th	357	128	67																	
20th	311	63																		
21st	262																			
22d	213																			
23d	162																			
24th	109																			
25th	56																			

*ILLUSTRATION.—If the selection of 17 instalments is made, the amount of each instalment will be \$73 for each \$1,000 insured, payable each year for 17 years after death of Insured. After drawing the instalments of \$73 for five years, when the sixth is due the beneficiary can commute the 12 remaining instalments for \$756 in cash if the right to commute has been given before the death of the Insured.

20-PREMIUMS LIFE INTERCHANGEABLE OPTION.
POLICY.

No. 99,999.

AGE, 2

THE JOHN HANCOCK
MUTUAL LIFE INSURANCE COMPANY.
OF BOSTON, MASS.

AMOUNT, \$10,000.

PREMIUM, \$366.20

In consideration of the representations and statements made in the application for this Policy, which are hereby referred to and made a part hereof, and of the premium of *Three Hundred Sixty Six and $\frac{20}{100}$* Dollars, to be paid on or before the *First* day of *January* in each and every year, until the premiums for *Twenty* full years shall have been paid; or until the death of the Insured, THE JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY insures the life of *Thomas C. Brown, of Boston, Suffolk County Massachusetts*, in the amount of *Ten Thousand* Dollars for the benefit of *his wife, Carrie M. Brown*, if living, subject to the right of the Insured to change the beneficial interest hereunder from time to time, upon filing a written request with said Company in such form as it shall require.

And the said Company promises to pay at its Home Office, in Boston, to the beneficiary finally designated and recognized by endorsement hereon, if living, said amount in one sum, or in such manner as shall be elected by the Insured during his lifetime from the options of settlement as set forth on the back hereof, otherwise to the Insured's executors or administrators upon satisfactory proof of the death of the said Insured, deducting therefrom any indebtedness to this Company of the other parties to this contract, and the premiums, if any, for the balance of the policy year, subject to the following conditions:

This Policy shall not take effect until delivered and the first premium hereon paid during the lifetime and good health of the Insured.

In case any subsequent premium is not paid when due, or if any of the statements in the application for this Policy are in any respect untrue, this Policy shall become void except as hereinafter agreed.

If the fourth or subsequent annual premium or instalment thereon shall not be paid when due, the Company will (there being then no existing indebtedness as aforesaid),

TABLE SETTING FORTH

Without any action on the part of the Insured, continue to pay on legal sur-render on any anniversary of its issue a cash value of		Pay on legal sur-render on any anniversary of its issue a cash value of	
After payment of Premiums for	Insurance for	After payment of Premiums for	Insurance for
3 full years.	\$1,125 80	3 full years.	\$ 445 40
4 " "	1,065 50	4 " "	698 80
5 " "	2,201 80	5 " "	902 80
6 " "	2,735 80	6 " "	1,145 50
7 " "	3,267 80	7 " "	1,397 10
8 " "	3,795 40	8 " "	1,658 80
9 " "	4,328 80	9 " "	1,920 20
10 " "	4,856 80	10 " "	2,210 00
11 " "	5,381 80	11 " "	2,507 80
12 " "	5,906 80	12 " "	2,808 40
13 " "	6,432 60	13 " "	3,116 60
14 " "	6,957 10	14 " "	3,441 40
15 " "	7,482 80	15 " "	3,778 00
16 " "	7,991 00	16 " "	4,127 00
17 " "	8,453 20	17 " "	4,490 00
18 " "	8,908 10	18 " "	4,864 80
19 " "	9,487 60	19 " "	5,255 80
20 " "	10,000 00	20 " "	5,647 80

NOTE.—If surplus is applied to purchase additional insurance the sums in the above table will be increased.

The risk, occasioned by military or naval service in time of war, is one not assumed by this contract, and should the Insured engage in such service, this Policy (except for the amount of legal net reserve) shall become void, unless permission for such service shall have been obtained from the Company over the signature of the President or Secretary.

Self-destruction, sane or insane, within two years from the date hereof, is not a risk assumed by this Company, but in such case, it will pay the amount of the legal net reserve under this Policy.

This Policy shall be incontestable after two years from its date, except for nonpayment of premium, or military or naval service in time of war.

No suit shall be brought against the Company on any claim under this Policy, unless commenced within two years from the time when the right of action accrues.

Any assignment of this Policy shall be void unless assented to in writing by the Secretary.

No person, except the President or Secretary, is authorized to make, alter or discharge contracts or waive forfeitures.

This contract is made and is to be performed in the Commonwealth of Massachusetts.

In Witness Whereof, THE JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY has, by its President and Secretary, executed and delivered this contract, at Boston, on this First day of January, A. D. 1901.

ROLAND O. LAMB, Secretary.

SI. H. RHODES, President.

OPTIONS OF SETTLEMENT.

On written notice to the Company at its Home Office in Boston, the Insured during his lifetime (reserving to himself the privilege of revocation and re-election from time to time), may elect, in case of claim thereunder, to have the value of this Policy in lieu of the payment, in one sum, paid in any one of the following methods, provided the amount due under the policy is not less than One Thousand Dollars. In case the Insured does not avail himself of the above privilege, the final beneficiary may select any one of the methods. Should the Insured survive the final beneficiary named, the amount of the Policy shall be paid in one sum to the executor, administrator or assigns of said Insured. If the beneficiary does not live out the term of the instalments under Options 1, 2 and 3, the Company will pay the remaining amounts discounted at 4 per cent per annum to the executor or administrator of said beneficiary.

In case choice of option is made by the beneficiary the right of commutation will be allowed under Options 1, 2 and 3.

In case of an Endowment Policy at maturity, the choice of Options 1, 2 and 3 shall extend to the Insured with privilege of commutation.

Option No. 1. The payment of the face of the Policy in twenty equal annual instalments (the first instalment payable immediately) and a further sum equal to one-half the face of the Policy twenty years after date of death of the Insured, in full satisfaction of the Policy.

Option No. 2. The payment of any part of the face of the Policy immediately, and commencing one year thereafter, the remainder in not less than One Thousand Dollars, in five, ten, fifteen or twenty equal annual instalments, as shown by the following table:

Number of Instalments	20	15	10	5
Amount of Annual Instalment for each \$1,000 of Insurance	\$7.92	\$8.57	\$12.23	\$18.35

Option No. 3. The payment of a limited annuity (the first instalment payable immediately) for the number of years chosen, as shown by the following table:

Number of Years Chosen	25	20	15	10	5
Amount of Annual Instalment for each \$1,000 of Insurance	\$8.76	\$8.25	\$8.35	\$13.82	\$21.45

Option No. 4. The payment of an annuity to the beneficiary during life (the first instalment payable immediately) of an amount to be determined by the age of the beneficiary at the death of the Insured, as shown by the following table. Amounts herein are based on \$1,000 of insurance.

Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment	Age	Annual Instalment
10	\$40.64	19	\$42.76	28	\$45.91	37	\$50.80	46	\$58.83	55	\$72.81	64	\$90.35	73	\$112.35
11	40.84	20	43.05	29	46.25	38	51.50	47	60.05	56	74.02	65	92.35	74	115.37
12	41.06	21	43.37	30	46.57	39	52.24	48	61.28	57	75.19	66	93.65	75	116.62
13	41.28	22	43.69	31	46.89	40	53.03	49	62.53	58	76.47	67	94.91	76	117.88
14	41.49	23	44.00	32	47.20	41	53.85	50	63.77	59	77.71	68	96.19	77	119.16
15	41.72	24	44.34	33	48.34	42	54.73	51	65.00	60	79.00	69	97.46	78	120.43
16	41.96	25	44.71	34	48.91	43	55.67	52	66.23	61	80.25	70	98.70	79	121.70
17	42.21	26	45.09	35	49.50	44	56.66	53	67.52	62	81.51	71	100.00	80	123.00
18	42.48	27	45.49	36	50.13	45	57.71	54	68.83	63	82.78	72	101.25	81	124.28

Annual Instalments of \$100 and over may be taken in semi-annual payments. Instalments of \$200 and over may be taken in quarterly payments.

NOTICE TO POLICY HOLDERS.

No premium shall be considered as paid unless and until a receipt shall be given therefor signed by the President or Secretary and countersigned by an agent authorized to receive such premiums.

A grace of thirty days will be allowed in the payment of all premiums excepting during the first year, subject to an interest charge at rate of 5 per cent per annum, the policy to remain in force for its full amount during this period.

In case of lapse this Policy may be reinstated at any time within five years, upon evidence of continued good health being furnished by the Insured, satisfactory to and approved by the Company at its Home Office in Boston, and payment of all arrearages and premiums past due with interest at 5 per cent per annum.

On satisfactory assignment the Company will loan on this Policy such sum as, with one year's interest, will not exceed the surrender value; but no loan will be made for an amount less than fifty dollars.

This Policy will share in the distribution of surplus as apportioned by the Directors, and as requested in the application, and at or before the payment of the premium which would entitle this policy to its first distribution of surplus (or dividend) the Insured shall have the choice of applying the same as part settlement of the premium, or as additional insurance payable with the policy, but in one sum, and if the former is chosen such method shall govern the payment of the future dividends as well.

The Assured is hereby notified that, by virtue of this Policy he is a member of the John Hancock Mutual Life Insurance Company, and that the Annual Meetings of said Company are holden at its Home Office, on the second Monday of February, in each year, at twelve o'clock, noon.

EXTENDED INSURANCE.

After this Policy has been in force for three full years, in case of default in the payment of any premium thereafter due, and provided there shall be no indebtedness under this Policy, the Insured, on written notice to the Company at its Home Office in Boston, Massachusetts, within sixty days from date of default and on surrender of this Policy and all interests thereunder, shall have the right to receive, in lieu of the paid-up insurance granted by law, a new Policy of Paid-Up Term insurance for the full sum of the original Policy, the length of the term to be determined by the number of full years this Policy has been in force, as shown by the following table:

At End of the	Years.	Days.	At End of the	Years.	Days.	At End of the	Years.	Days.	At End of the	Years.	Days.
3d Yr.	6	32	8th Yr.	15	164	13th Yr.	20	159	18th Yr.	23	169
4th "	8	83	9th "	16	275	14th "	21	34	19th "	24	56
5th "	10	111	10th "	17	321	15th "	21	254	20th "	P'd	Up
6th "	12	82	11th "	18	311	16th "	22	98	.....	.....	.....
7th "	13	344	12th "	19	254	17th "	22	308	.....	.....	.....

The above privilege will be granted after 60 days and within six months from date of default by the Insured furnishing evidence of his or her continued good health satisfactory to and approved by the Company at its Home Office.

REGISTERED 20-PREMIUMS LIFE POLICY—ANNUAL
DIVIDENDS.

No. 9,999.

AGE, 35.

THE KANSAS MUTUAL LIFE INSURANCE
COMPANY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$352.50

In Consideration of the written and printed Application for this Policy, which is hereby made a part of this contract, and of the sum of *Three Hundred Fifty-two Dollars and 50 Cents* (which may be paid in semi-annual installments of \$181.65, or quarterly installments of \$92.50, to be paid in advance, hereby insures the life of *David Doe*, of *Topeka*, in the County of *Shawnee*, in the State of *Kansas*, for one year from the date hereof, and in consideration of the further payment of a like sum on or before the *Fifth* day of *April* in every year thereafter until premiums for *Twenty* full years from date hereof shall have been paid, unless the death of the Insured shall sooner occur, will pay *Ten Thousand Dollars* at the office of the Company, in the City of *Topeka*, *Kansas*, to *Dora Doe*, his wife, if living, otherwise to the executors, administrators or assigns of the Insured, immediately upon receipt at said office and approval of proofs of the death of the Insured during the continuance of this contract, subject to the right of the Insured to change the beneficiary as provided on the third page of this policy.

The surrender values, benefits and provisions printed or written by the Company on the following pages are conditions precedent and are a part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In Testimony Whereof, THE KANSAS MUTUAL LIFE INSURANCE COMPANY has caused to be affixed the signatures of its President and Secretary, at its office in the city of *Topeka*, *Kansas*, this the *Fifth* day of *April*, One Thousand Eight Hundred and Ninety-nine.

JNO. E. MOON,

J. P. DAVIS,

Secretary.

President.

STATE OF KANSAS.

INSURANCE DEPARTMENT.

Registered Policy No. 9,999.

Amount, \$10,000.

Topeka, April 5, 1899.

This policy, among a limited number, is registered in this office and secured by pledge of public stocks or bonds and mortgages approved by this department and deposited with the State of Kansas.

W. V. CHURCH.

Supt. of Ins.

BENEFITS AND PROVISIONS.
TABLE OF GUARANTEED LOAN AND CASH SURRENDER VALUES AND EXTENDED INSURANCE.

End of Year.	IN CASE OF LAPSE.			End of Year.	IN CASE OF LAPSE.		
	Loan Value.	Cash Value.	Extended Insurance for \$10,000.		Loan Value.	Cash Value.	Extended Insurance for \$10,000.
3	\$880		4 yrs. 2 mos.	12	\$2,580	\$2,580	18 yrs. 3 mos.
4	880		6 " 4 "	13	2,580	2,580	18 " 10 "
5	800	\$800	8 " 5 "	14	3,120	3,120	19 " 9 "
6	1,020	1,020	10 " 4 "	15	3,430	3,430	20 " 7 "
7	1,250	1,250	12 " 2 "	16	3,750	3,750	21 " 10 "
8	1,480	1,480	13 " 10 "	17	4,060	4,060	22 " 4 "
9	1,730	1,730	15 " 8 "	18	4,450	4,450	23 " 4 "
10	1,990	1,990	16 " 7 "	19	4,890	4,890	24 " 6 "
11	2,260	2,260	17 " 7 "	20	5,390	5,390	Paid-up.

NOTE.—The nonforfeiture values provided in this policy are based upon completed insurance years only, and apply only to policies free from indebtedness. Any existing indebtedness may be paid in cash, and then such values will apply. Values at other periods than those mentioned in the table will be allowed on the same basis, and will be stated on request.

LOANS.—After the premiums for three years have been paid hereon, and while this policy is in full force and effect, the Company will, on any anniversary of this policy or during the then days of grace, loan on this policy as collateral security, upon legal assignment of same, the sum shown above in the table of loan values, and at any other time such a sum as the Executive Board may approve; all of which shall be subject to the loan rules and regulations of the Company then in force.

NONFORFEITURE VALUES.—This policy cannot be forfeited after it shall have been in force for three full years, as hereinafter provided.

PAID-UP OR EXTENDED INSURANCE.—In case of default in the payment of any premium when due, after the next more complete years' premiums have been duly paid in cash, this policy, being freed from any indebtedness, will secure paid-up nonparticipating life insurance for such an amount as the full reserve on this policy computed according to the Actuarial table of mortality and 4 per cent interest used as a net single premium for the then attained age will purchase; or, upon written request by the Insured and assigned, if any, within three months after date of lapse, the Company will extend the insurance under this policy for its full face amount, without participation in profits during the period shown above in table of extended insurance; either kind of insurance being payable in the same manner and subject to the same conditions as the original insurance, except as to premium payments and participation in profits; provided, however, that in case of extended insurance, should the death of the Insured occur within three years from date of lapse, and during the term of extended insurance, the sum of the premiums that would have been paid had no default in the payment of premiums occurred, with interest thereon at the rate of 6 per cent per annum, will be deducted in settlement from the face amount of the policy.

CASH SURRENDER.—In case of default in the payment of any premium when due, after premiums for five or more years have been duly paid, the Company will, upon request and legal surrender of this policy within three months from date of lapse, pay to the Insured or the assigns of the Insured, in cash, the sum shown above in the table of cash surrender values.

ACCUMULATION GUARANTEES.

This policy participates in surplus as hereinafter provided, but no dividends shall be apportioned to it before the end of the accumulation period, except the "Special Dividend" hereinafter provided. If the Insured elects to continue this policy as paid-up insurance beyond the accumulation period, under one of the three options first named below, a cash dividend will be apportioned to it by the Company annually thereafter.

If all premiums have been duly paid in full, and the Insured be living and this policy is in force on the fifth day of April, Nineteen Hundred and Nineteen, the Company will declare a cash dividend, payable to the Insured or assigns, and this policy may then be continued as a paid-up life policy, or surrendered by said Insured or assigns, under one of the following

OPTIONS.—*First.* To receive in cash the dividend, and continue the policy participating and fully paid for its face amount. *Second.* To receive the dividend converted into additional participating paid-up insurance, subject to evidence of good health satisfactory to the Company, and continue the policy participating and fully paid for its face amount. *Third.* To receive the dividend converted into an annuity, and continue the policy participating and fully paid for its face amount. *Fourth.* To receive the entire cash value, as defined below, in cash, and surrender this policy. *Fifth.* To receive the entire cash value, as defined below, converted into an annual income for life, and surrender this policy.

The Company guarantees that the entire cash value of this policy at the end of the accumulation period shall be the reserve computed by the Actuaries' table of mortality and 4 per cent interest, and in addition the cash dividend as stated above.

SPECIAL DIVIDEND.—In the event of the death of the Insured after five years from the date hereof, and during the accumulation period, the policy being in force for its full face value, and all premiums having been fully paid, the beneficiary hereunder shall be entitled to a dividend of so much of the accumulation fund as has been contributed on account of this policy, in addition to its full face value.

SPECIAL PRIVILEGES.

PRIVILEGE OF TRAVEL.—Privilege of travel in any part of the world is granted.

INCONTINGENTARY.—After two years from date hereof this policy will be incontestable except for nonpayment of premium when due; provided that in case of the death of the Insured, as a result of military or naval service in time of war (without having previously secured the Company's permission to engage in such service), or as a consequence of willful violation of law, the Company will be liable for only the reserve on this policy, computed according to the Actuaries' table of mortality at 4 per cent.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month will be allowed in payment of renewal premiums, subject to an interest charge at the rate of 6 per cent per annum for the number of days during which the premium remains due and unpaid. During the month of grace this policy remains in force, and the unpaid premium, with interest as above, remains an indebtedness to the Company, which, with any other indebtedness, will be deducted from the amount payable under this policy if the death of the Insured shall occur during the month.

PRIVILEGE OF REINSTATEMENT.—This policy will be reinstated on written application therefor within six months after nonpayment of any premium, subject to evidence of good health satisfactory to the Company, and the payment of all due and unpaid premiums to date of reinstatement, with interest at the rate of 6 per cent per annum.

PRIVILEGE OF CHANGE OF BENEFICIARY.—The Insured may, at any time during the continuance of this policy, provided the policy is not then assigned, change the beneficiary or beneficiaries by filing written request duly acknowledged with this Company at its home office, accompanied by this policy; such change to take effect upon endorsement of the same on the policy by the Company.

INSTALLMENT PRIVILEGE.—(a) Upon request in due form, made by the Insured, and without the consent of the beneficiary, a supplemental contract will be issued by the Company and attached to this policy, providing that upon the death of the Insured, the amount of this policy shall be paid to the beneficiary in such a number of annual installments as the Insured may elect. (b) In case the Insured makes no such installment provision, the beneficiary may, when this policy becomes a claim by death, enter into a contract with the Company, and receive, in lieu of the amount due under this policy in one payment in hand, the said amount payable in such a number of annual installments as the beneficiary may elect. In either case the unpaid portion remaining in the hands of the Company from year to year shall draw interest at the average net rate earned upon the funds of the Company during the preceding year, payable annually to the beneficiary.

GENERAL PROVISIONS.

PAYMENT OF PREMIUMS.—This policy shall not take effect until the first premium hereon shall have been actually paid during the life and good health of the Insured. Each premium is due and payable at the office of the Company, in the city of Topeka, Kansas, but will be accepted elsewhere, when duly paid, in exchange for the Company's receipt, signed by its President or Secretary, and countersigned by the authorized person to whom payment is made. That part of the annual premium, if any, remaining unpaid, or any other indebted-

ness to the Company by the insured or the assigns of the insured, will be deducted in any settlement of this policy or any benefit thereunder.

The nonpayment, when due, of any premium or note for premium or part premium shall render this policy void, and all payments previously made shall be forfeited to the Company, except as hereinafter provided.

ASSIGNMENT.—Any assignment of this policy must be made in duplicate on blanks furnished by the Company, and both copies must be sent to the home office, one of them to be there filed, and the other returned. The claim of any assignee shall be subject to proof of interest, but the Company will assume no responsibility for the validity of any assignment.

AGE UNDERSTATED.—Should the age of the insured be understated in the application for this insurance, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age at the time of making application.

ALTERATIONS.—No alteration or waiver of the conditions of this policy shall be valid unless made in writing at the home office of the Company and signed by the President or Secretary.

VALUATION.—During the first year succeeding the date of this policy, the reserve shall be computed upon the Actuaries' table of mortality with per cent interest for the term rate, and for subsequent years such a valuation shall be made, according to said table, as will provide for the benefits and guarantees stipulated in this policy.

The insured is hereby notified that by virtue of this policy he is a member of THE KANSAS MUTUAL LIFE INSURANCE COMPANY, and that the annual meetings of said Company are held on the second Tuesday of February in each year, at its principal office, or such other place in the city of Topeka, Kansas, as the Board of Directors may designate.

APPLICATION.

I CERTIFY, That I am temperate in my habits, and am, to the best of my knowledge and belief, in sound physical and mental condition, and am a satisfactory subject for life insurance.

I HEREBY WARRANT AND AGREE, That within the next two years after date of the policy for which I hereby apply, I will not, without the written consent of the Association, reside or travel in the Torrid Zone, nor personally engage in blasting, mining, submarine labor, aeronautic ascensions, Arctic explorations, the manufacture of highly inflammable or explosive substances, services upon any railroad train, or in switching or coupling cars, or on any steam or other vessel, and that during said two years death from suicide, whether sane or insane, or death from the use of intoxicating liquors, will render this policy null and void; and that during the continuance of this policy I will not engage in military or naval service in time of war; and that death occurring in consequence of willful violation of law upon my part will render this policy null and void.

Proofs of death required by the policy applied for shall be made upon the blank forms prescribed by the Company, and shall include all the information required thereby.

Any policy based upon this application shall at all times and places, be construed to be a contract made in the State of Kansas.

I ALSO AGREE, that all the foregoing statements and answers, as well as those that I may or shall make to the Company's Medical Examiner, in continuation of this application, are by me warranted to be true, and are offered to the Company as a consideration of the contract, which shall be subject to all of the limitations and requirements of the Constitution and By-Laws of said Company, and that in any distribution of surplus or profits, the principles and methods which may be adopted by said Company for such distribution, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under such policy. I hereby appoint, constitute and confirm the President of the KANSAS MUTUAL LIFE INSURANCE COMPANY my legal proxy, with instructions and power in my absence or in the absence of any other legal proxy subsequently appointed by me, to cast my vote at the annual meeting of said Company to be held on the second Tuesday of February of each year, during the continuance of the policy hereby applied for, for the then-existing Board of Trustees.

987,842. AGE, 35.
THE MANHATTAN LIFE INSURANCE CO.

OF NEW YORK.

AMOUNT, \$10,000. ANNUAL PREMIUM, \$368.70

In Consideration of the application for this Policy, dated *February 30, 1901*, and the statements and covenants therein contained, which are a part of this contract, and of the annual premium of *Three Hundred Sixty-eight and 10/100* Dollars, to be paid in advance to the Company at its office in the City of New York, on the delivery of this Policy, and thereafter on the *thirtieth* day of *February* in every year during *twenty* years from date hereof. Insures the life of *Henry B. Stokes*, (the Insured) of *New York*, in the County of *New York*, and State of *New York*, and will pay at its said office in the City of New York to the executors, administrators or assigns of *Henry B. Stokes*, *Ten Thousand Dollars*, upon satisfactory proof at its said office of the death of the Insured during the continuance of this Policy, subject to the conditions and with the benefits, upon the back hereof, which are hereby made a part of this Policy.

In Witness Whereof, **THE MANHATTAN LIFE INSURANCE COMPANY** has hereunto affixed its Corporate Seal, and by its President and Secretary signed and delivered this contract at the City of New York, this *thirtieth* day of *February*, one thousand nine hundred and one.

JOHN H. GIFFIN,

HENRY B. STOKES,

Secretary.

President.

All indorsements on this Policy to be valid must be signed by the President or Secretary.

In the payment of any premium, except the first, a grace of thirty days, with interest, will be allowed, during which period this Policy remains in full force; such grace not to apply to notes.

Reinstatement of this Policy may be secured at any time within the survivorship dividend period, provided the Insured shall pass an examination by the Company's physician that shall be satisfactory to the Company, and all past due premiums, including any notes, loans or unpaid interest shall be duly paid with interest thereon at five per cent.

GUARANTEED LOANS, PAID-UP INSURANCE AND TERM EXTENSION

AGE AT ISSUE, 35.

At End of	Loan.	Paid-up.	Term Extension.	
2d Year	400		4 Years.	5 Months
3d "	610	\$1,500	6 "	9 "
4th "	830	2,000	8 "	12 "
5th "	1,060	2,500	10 "	15 "
6th "	1,290	3,000	12 "	18 "
7th "	1,530	3,500	14 "	21 "
8th "	1,790	4,000	16 "	24 "
9th "	2,050	4,500	18 "	27 "
10th "	2,320	5,000	20 "	30 "
11th "	2,600	5,500	22 "	33 "
12th "	2,900	6,000	24 "	36 "
13th "	3,200	6,500	26 "	39 "
14th "	3,510	7,000	28 "	42 "
15th "	3,840	7,500	30 "	45 "
16th "	4,190	8,000	32 "	48 "
17th "	4,530	8,500	34 "	51 "
18th "	4,890	9,000	36 "	54 "
19th "	5,270	9,500	38 "	57 "

The conditions and benefits referred to on the first page are, as follows:

FIRST.—If any premium or premium note be not paid when due, the policy shall be void and all payments made upon it shall be forfeited to the Company, except that in case of lapse or forfeiture for nonpayment of a premium, after the payment of three or more annual premiums, and provided there is no indebtedness of any kind to the Company at the time of lapse, this policy shall become a Nonparticipating Paid-up Life Policy for the amount specified in the above table, and corresponding to the number of years in said table, for which complete annual premiums shall have been paid.

SECOND.—In lieu of any paid-up insurance to which this policy may be entitled under Clause First, the Company, upon legal surrender of this policy within thirty days after its lapse, will issue a nonparticipating paid-up term policy for the same amount as this policy, and for a term beginning on the last anniversary of this policy, and continuing for the period as specified in the above table; provided,

(1st) That the owner, not less than thirty days before the lapse of this policy, gives written notice to the Company at its office in New York City, of election to accept such term policy, and

(2d) That all loans, notes and other indebtedness are paid in cash before the policy lapses.

In case of the death of the Insured within one year after the issue of the term policy, the premium that would have fallen due on the original policy shall be deducted from the amount of the claim.

THIRD.—Upon the second or any subsequent anniversary of this policy, while it is in full force and effect, the Company will loan the corresponding amount specified in the above table, at five per cent interest payable annually in advance, upon the deposit of this policy as collateral security, accompanied by an assignment satisfactory to the Company. Any prior

or other indebtedness under this policy, together with the annual premium for the next ensuing year, shall be deducted from the amount of the loan.

FOURTH.—Upon this policy, no apportionment, distribution, or dividend will be made by the Company from its accumulated surplus until the 30th day of February, 1921, at which time this policy, provided it shall not have been previously terminated by lapse, death, or otherwise, will be credited with such dividend as may be then apportioned to this policy by the Company from its accumulated surplus, and the Insured shall have the option of continuing or surrendering this policy under one of the following benefits:

(1st.) To continue this policy and withdraw in cash the said dividend;

(2d.) Or to continue this policy and apply the said dividend to purchase an annuity for life;

(3d.) Or to continue this policy and apply the said dividend to the purchase of additional paid-up insurance (if satisfactory evidence of good health is furnished);

(4th.) Or to surrender this policy to the Company on that day for its entire reserve value according to the American Experience Table of Mortality at three and one-half per cent interest at which the sum of Five Thousand Six Hundred Sixty Dollars and in addition thereto the said dividend;

(5th.) Or to surrender this policy to the Company on that day and apply the entire reserve and the said dividend to the purchase of an annuity for life;

(6th.) Or to surrender this policy to the Company on that day and apply the entire reserve and the said dividend to the purchase of a new paid-up policy (if the continuance of this policy should then require a further payment of premium).

FIFTH.—This policy shall be incontestable after being in force two full years, for any misstatement in the application, except as to age; before the expiration of said two years the policy shall be void, and all payments made upon it forfeited to the Company, if any statement made in the application be in any respect untrue. In case the age of the Insured has been misstated, the amount payable shall be such proportion of the amount insured as the premium paid bears to the regular premium at the correct age of the Insured.

SIXTH.—Any indebtedness to the Company, together with the balance, if any, of the current year's premium, will be deducted in any settlement made on this policy.

SEVENTH.—If within two years from date hereof the Insured should die by his own act, whether sane or insane, this policy shall be null and void, and all payments made upon it shall be forfeited to the Company, except that in such case the Company will pay for the legal surrender of this policy, within six months from such date, its entire reserve value at the time of death, according to the American Table of Mortality, at three and one-half per cent interest.

EIGHTH.—It is agreed that this policy shall be void, and all payments made upon it forfeited, if the Insured shall, without the written permit of the Company, at any time within two years from the date of policy, go to the Philippine Islands or shall during said period go to or remain in Cuba, or Porto Rico, between May 1 and November 30.

NONPARTICIPATING GUARANTEED POLICY—20-PAYMENT LIFE.

No. 99,999.

AGE

MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$200.

In Consideration of the application for this policy, dated September 31, 1898, and the statements and covenants therein contained which are a part of this contract, and of the annual premium of *Two Hundred and Eighty-six* dollars, to be paid in advance to the Company at its office in the city of New York, on the delivery of the policy, and thereafter on the *31st* day of *September* in every year during twenty years from date hereof, insures the life of *Henry Stokes* (the Insured), of *New York*, in the County of *New York* and State of *New York*, and will pay at its said office in the city of *New York* to *Mary B. Stokes*, his wife, if living at his death, otherwise to the executors, administrators or assigns of *Henry B. Stokes*, *Ten Thousand* dollars, upon satisfactory proof, at its said office, of the death of the Insured during the continuance of this policy, subject to the conditions and with the benefits upon the back hereof, which are hereby made a part of this policy.

Upon legal surrender of this policy on the *31st* day of *September* A. D. 1918, the Company will pay in cash its entire reserve value according to the Actuaries' Table of Mortality, at 4 per cent interest to wit, the sum of \$5,890, provided this policy shall not have been previously terminated by lapse, death or otherwise.

In Witness Whereof, the MANHATTAN LIFE INSURANCE COMPANY has hereunto affixed its corporate seal, and by its President and Secretary signed and delivered this contract at the city of New York this *31st* day of *September*, one thousand eight hundred and *ninety-eight*.

All endorsements on this policy to be valid must be signed by the President or Secretary.

JOHN H. GIFFIN,

Secretary.

HENRY B. STOKES,

President.

GUARANTEED LOANS, PAID-UP INSURANCE AND TERM EXTENSION.

AGE AT ISSUE, 35.

End of Year.	Loan.	Paid-up	Term Extension.	End of Year.	Loan.	Paid-up	Term Extension.
1.....	\$460	\$1,500	3 yrs. 9 mos.	12.....	\$2,740	\$6,000	17 yrs. 1 mo.
2.....	700	2,000	6 " 0 "	13.....	3,080	6,500	17 " 10 mos.
3.....	990	2,500	8 " 3 "	14.....	3,330	7,000	18 " 6 "
4.....	1,210	3,000	9 " 11 "	15.....	3,640	7,500	19 " 1 "
5.....	1,440	3,500	11 " 6 "	16.....	3,960	8,000	19 " 7 "
6.....	1,680	4,000	12 " 11 "	17.....	4,300	8,500	20 " 1 "
7.....	1,930	4,500	14 " 2 "	18.....	4,650	9,000	20 " 7 "
8.....	2,190	5,000	15 " 3 "	19.....	5,010	9,500	21 " 1 "
9.....	2,460	5,500	16 " 3 "				

The conditions and benefits referred to on the first page are as follows:

First.—If any premium or premium note be not paid when due, this policy shall be void and all payments made upon it shall be forfeited to the company; except that in case of lapse or forfeiture for nonpayment of any premium, after the payment of three or more annual premiums, provided all indebtedness to the company is paid, the company, upon legal surrender of this policy within six months from the date of such lapse, will issue a nonparticipating paid-up life policy for the amount as specified in the above table.

Second.—In lieu of any paid-up insurance to which this policy may be entitled under clause first, the company, upon legal surrender of this policy within thirty days after its lapse, will issue a nonparticipating paid-up term policy for the same amount as this policy, and for a term beginning on the last anniversary of this policy, and continuing for the period as specified in the above table; provided (1st) that the owner, not less than thirty days before the lapse of this policy, gives written notice to the company at its office in New York City of the election to accept such term policy, and (2d) that all loans, notes and other indebtedness are paid in cash before the policy lapses. In case of the death of the Insured within one year after the issue of the term policy, the premium that would have fallen due on the original policy shall be deducted from the amount of the claim.

Third.—Upon the third or any subsequent anniversary of this policy, while it is in full force and effect, the company will loan the corresponding amount specified in the above table at 5 per cent interest, payable annually in advance, upon the deposit of this policy as collateral security, accompanied by an assignment satisfactory to the company. Any prior loan or other indebtedness under this policy, together with the annual premium for the next ensuing year, shall be deducted from the amount of the loan.

Fourth.—This policy shall be incontestable after being in force two full years for any misstatement in the application, except as to age; before the expiration of said two years the policy shall be void, and all payments made upon it forfeited to the company, if any statement made in the application be in any respect untrue. In case the age of the Insured has been misstated the amount payable shall be such proportion of the amount insured as the premium paid bears to the required premium at the correct age of the Insured.

Fifth.—Any indebtedness to the company, together with the balance, if any, of the current year's premium, will be deducted in any settlement made on this policy.

Sixth.—If within two years from date hereof the Insured should die by his own act, whether sane or insane, this policy shall be null and void, and all payments made upon it shall be forfeited to the company, except that in each case the company will pay for the legal surrender of this policy within six months from such forfeiture, its entire reserve value at the time of death, according to the Actuaries' Table of Mortality, at 4 per cent interest.

Seventh.—This policy shall not participate in profits.

APPLICATION.

It is hereby warranted that the foregoing statements and answers are full complete and true in every particular, and they form the basis and are offered as a consideration for the insurance applied for. I hereby certify that the same as they appear above, have been correctly recorded. It is expressly agreed, on behalf of the applicant and of any person who shall have or claim any interest in any policy issued upon this application, as follows, viz.: (1) That the person writing the foregoing statements and answers is the agent, for such purpose, of the applicant, and not of the Company; (2) That, there shall be no contract of insurance until a policy shall have been issued by the Company, and ready and accepted, subject to the conditions and stipulations therein and herein contained, during the good health of the person whose life is to be insured, and the first premium paid thereon; (3) That all right and claim to paid-up insurance or reserve value of any kind, under the laws of any State or otherwise, except provided in the laws of the State of New York or the policy, is hereby waived and released; (4) That the proof of death, required by the policy, shall include a full detailed statement by the attending physician or physicians, of the cause of death, and the nature, duration, symptoms and date of last illness of insured; (5) That in case the insured shall at any time engage in military or naval service, in time of war, without the written permit of the Company, or in case the insured, within two years from the date of any policy issued upon this application, shall go to or reside in the mining regions of Alaska or the British Possessions lying north of the fifty-ninth degree of north latitude, and west of the fifty-third degree of longitude west from Washington, D. C., without the written permit of the Company, any policy, which may be issued upon this application shall be null and void, and all payments thereon shall be forfeited to the Company, except that in case of such forfeiture, the Company will pay upon request made within six months, for the legal surrender of such policy, its entire reserve value at the time of such forfeiture, according to the Actuarial Table of Mortality, at 4 per cent interest; (6) That in any distribution of surplus, or apportionment of dividend, where the policy calls for the same, the principles and methods which may then be in use by the Company, and its determination of the amount apportioned to any policy which may be issued upon this application, shall be and are hereby ratified and accepted; (7) That no suit shall be brought against the Company upon such policy, after the expiration of two years from the time that the cause of action shall have accrued.

THE FOLLOWING INFORMATION WILL BE REQUIRED IN ALL CASES WHERE THE APPLICANT HAS EVER USED WINE, MALT OR SPIRITUOUS LIQUOR TO EXCESS, OR HAS EVER BEEN INTOXICATED.

- A. Are you a total abstainer?..... If so, how long have you been so?....
 B. Did you ever have any form of "nervous prostration," or disease of the digestive organs caused by the use of alcoholic stimulants?..... If so, give full particulars as to date, duration, symptoms and results.....
 C. Have you ever been under treatment for the use of alcohol or narcotics?..... If so, when and where?.....
 D. Do you drink every day?..... Do you drink before breakfast?..... Or before luncheon?.....
 E. If you have no daily habit, but occasionally use alcoholic drinks, do you ever exceed per day the equivalent of any single one of the following amounts: Three (3) ounces of ardent spirits, four (4) wine glasses of sherry or other strong wine; one "pint" bottle of claret, hock, champagne, or other light wine at meals, three (3) tumblerfuls of strong ale or porter, four (4) or five (5) tumblerfuls of light ale or beer?
 F. Do you drink in excess of the above, but not to intoxication?..... Have you ever had delirium tremens?.....
 G. How often have you been intoxicated, and when was the last occasion?

I warrant the above statements to be material and true, and agree that they shall form a part of the consideration for insurance applied for by me in the MANHATTAN LIFE INSURANCE COMPANY, of New York.

30-YEAR INVESTMENT AND INSURANCE BOND

OF POLICY 75,914 AGE,
THE MARYLAND LIFE INSURANCE CO.
OF BALTIMORE.

AMOUNT INSURED, \$10,000. PREMIUM, \$336.

In Consideration of the application for this Bond or Policy, and of the statements and agreements therein contained, which application is hereby referred to and made part of this Contract, and of the sum of *Three Hundred and Thirty-six* Dollars and *Thirty* Cents, to it duly paid at and upon the delivery of this Bond; and of the payment of an annual premium of *Three Hundred and Thirty-six* Dollars and *Thirty* Cents, on or before the *First* day of *January* in every year during the continuance of this Contract until *Thirty* full years' payments shall have been made, the last premium to be paid on or before the *First* day of *January* in the year *1920*, hereby insures the life of *John Doe*, of *Baltimore*, in the State of *Maryland*, in the amount of *Ten Thousand* Dollars, and the said Company hereby agrees, upon surrender of this Bond duly receipted and released, to pay the amount of the said insurance at its office in the City of *Baltimore*, to the said Insured, *John Doe*, his Executors, Administrators or Assigns on the *First* day of *January* in the year *1920*, unless he shall have died before said last mentioned date, and in that event pay the same in like manner, within thirty days after due notice and satisfactory proofs of death, to his wife, *Mary Doe*, for the sole use, her Executors, Administrators or Assigns, if she survive the said Insured; and otherwise to the Executors, Administrators or Assigns of the said Insured.

This Bond is issued, and is accepted by the Insured and by every person who may have or obtain any interest thereon, and is subject to the conditions and stipulations printed on the back of this Bond, which are hereby referred to and made hereof as fully as if recited at length over the signatures hereon affixed.

In Witness Whereof, the said MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE has by its President and Secretary signed and delivered this Contract and caused its corporate seal to be hereto affixed at the City of *Baltimore*, this *First* day of *January* in the year *Nineteen hundred*.

JOHN W. HANSON,

WM. H. BLACKFORD,

Secretary.

President

CONDITIONS AND STIPULATIONS

THE CONTRACT.—The Contract is wholly expressed and contained in this Bond with its conditions and stipulations and in the application thereto which is a part of said Contract. In case of the violation of any of the conditions upon which this Bond is issued and accepted by the Insured, the person whose life is insured by this Bond shall within two

from the date hereof die by his own hand or act, or in or in consequence of duel, or of the excessive use of alcoholic or narcotic stimulants, or of the violation of the laws of any Nation, State, or Province, then and in every such case, this Bond shall be null and void and all payments made thereon shall be forfeited to this Company, and this Company shall not be liable for the amount insured by this Bond or any part thereof. No suit shall be brought against this Company on this Bond after three years from the time when the cause of action accrues.

PAYMENT OF PREMIUMS.—The Premiums on this Bond shall be paid cash on or before the days named in this bond for the payment thereof, at the principal office of this Company in the City of Baltimore; but the payment of premium will be accepted elsewhere, provided such payment is duly made in exchange for the Company's receipt, signed by the President, Actuary or Secretary. This Bond shall not take effect until the first premium thereon shall have been actually paid during the continued good health of the person whose life is thereby insured. That portion of year's premium, if any, which is not yet due when this Bond becomes a claim shall be deducted from the sum insured. And in any settlement of this Bond or of any benefit thereunder any indebtedness to the Company, whether the same shall have matured or not, shall be deducted.

RESIDENCE, TRAVEL AND OCCUPATION.—The person whose life is insured by this Bond shall not within two years from the date of this contract violate by the consent of the Company previously obtained in writing, travel or reside within the Torrid Zone or north of the 60th Degree of North Latitude, except upon the Continent of Europe; or enter any region in which yellow fever or cholera may be at the time prevailing as an epidemic; or enter upon a voyage upon the high seas, except as a passenger upon first-class sailing or steamships coastwise between ports of the United States or to and from Canada and Europe; or personally engage in blasting, mining, submarine or aeronautic operations, or in the manufacture or transportation of highly inflammable or explosive substances, or in service on a steam or other vessel or upon any railway train or track, or in switching or coupling cars, or in handling electric wires or dynamos.

ADMISSION OF AGE.—The Company will admit the age of the person whose life is hereby insured upon satisfactory proof; failing such proof, if the age shall have been in good faith understated, the amount of insurance and other benefits will be equitably adjusted.

WAR SERVICE.—The person whose life is insured by this Bond shall not, without the consent of this Company previously obtained in writing, engage in any military or naval service in time of war.

INCONTINGENT.—After two years from the date hereof, the only conditions which shall affect the validity of this bond shall be those in relation to the payment of premiums thereon as stipulated, and those in respect to age and war service, and in all other respects, if this Bond becomes payable after the expiration of two years from the date hereof, the validity thereof shall not be disputed except in case of fraud.

NOTICE.—No agent has power on behalf of this Company to make or modify this or any contract, to extend the time for the payment of a premium or to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this Bond. None of the terms and conditions of this contract can be modified and no forfeiture thereof waived except by an agreement in writing signed by the President, Actuary or Secretary of this Company.

ASSIGNMENT.—This Company will not notice any assignment of this Bond until the original, or a duplicate thereof, shall be filed in the Company's office in Baltimore; and due proof of interest on the part of the assignee must be submitted with the proofs of death. This Company will not assume any responsibility for the validity of any assignment.

BENEFITS.

PARTICIPATION IN SURPLUS.—This Bond will, if in force on the first day of January in the year 1920, be credited with its distributive share of surplus to be determined and apportioned by the Company and shall not be entitled to participate in surplus at any previous time. All surplus so apportioned may be drawn in cash, and shall (if not otherwise herein expressed) be payable to the person whose life is insured under this Bond, unless the Bond shall have been assigned. Or if the surplus be not drawn, and the Bond be not matured, said surplus may be applied to purchase an

addition to the amount of insurance on proof of the good health of the person whose life is insured or may be converted by agreement into an annuity on the life of such person. Subsequent distributions will be made at the end of periods of five years each during the continuance of this Bond.

PAID-UP POLICY.—After due payment of the stipulated premiums for three full years upon this Bond, the Company will upon its legal surrender during the lifetime of the person whose life is insured, and before default in any payment due thereon, or within six months after such default shall have been made, issue a nonparticipating Policy of Paid-up Insurance, payable as herein provided, for an amount bearing the same proportion to the sum hereby insured, as the number of complete years' premiums paid shall bear to the whole number of full years' payments herein provided for.

SURRENDER FOR CASH.—If this Bond shall not mature by its terms at the end of the first distribution period above provided for and shall not have been previously terminated it may be surrendered to the Company at the end of the said period, and the full net reserve upon the Bond determined according to the American Experience Table of Mortality, and three and one-half per cent. compound interest, together with the share of surplus then to be credited, as above defined, will be paid therefor in cash; provided the Company receive notice in writing thirty days previous to the end of said period and this Bond be delivered to it duly receipted and released, within thirty days after the end of said period.

PRIVILEGES.—The sum insured under this Bond, becoming payable at the date of its maturity, may be applied at that time to the purchase, at the Company's published rates, of an annuity, payable for the lifetime of the person whose life is insured by this Bond; or,

It may be exchanged for a paid-up policy of life insurance of like amount, payable at the death of such person, together with an annuity for life, the amount of which in such case shall not be less than three per cent per annum upon the sum insured.

APPLICATION.

Application is hereby made to the MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE for an insurance of Ten Thousand Dollars on the *20-Year Investment* plan, premiums (amount \$558.80) payable *Annually for Thirty Years*, on the life of *John Doe*, at present a resident of *Baltimore*, in the County of *Baltimore*, and State of *Maryland*; such insurance to be made upon the faith of the statements and representations contained in the answers to the questions of the Agent and Medical Examiner submitted herewith, and signed by the person whose life is hereby proposed for insurance, which said statements, representations and answers, of which the truth is hereby warranted, are offered as a consideration for the Policy of Insurance hereby applied for, and shall form the basis of any contract of insurance upon the life of the person whose life is hereby proposed for insurance, made by the said Company, and are a part of such contract. And it is agreed that no statement or declaration made to any Agent, Examiner or any other person, which statement or declaration is not contained in this application, shall be taken or considered as having been made to or brought to the notice or knowledge of said Company, or as charging it with any liability by reason thereof. And it is further agreed, that any untrue or fraudulent answers, or any suppression of facts in this application, or neglect to pay the premium on or before the day it becomes due, shall and will render any such policy null and void, and forfeit all payments made thereon, unless otherwise specifically provided for in the Policy. And all right or claim to any surrender or other value for the Policy hereby applied for, other than such as may be specifically provided for in this Policy, is hereby expressly waived.

It is understood and agreed, that if the insurance for which application is hereinabove made to the MARYLAND LIFE INSURANCE COMPANY OF BALTIMORE be granted by the Company it will be accepted subject to all the restrictions and stipulations contained in the Policy, and that in any distribution of surplus the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such Policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed. And it is further understood and agreed, that any such contract of insurance contained in such Policy, and in the questions and answers in this application taken together, shall be deemed and taken to be in all particulars a contract made by the parties thereto under the laws of the State of Maryland, and that the place of the contract is principal office of the said Company in the City of Baltimore.

20-PREMIUMS LIFE—ANNUAL DIVIDEND—POLICY
WITH INSTALMENT OPTIONS.

No. 99,999.

INCORPORATED 1851.

AGE 35.

THE MASSACHUSETTS MUTUAL LIFE INS. CO.
SPRINGFIELD, MASS.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$368.25.

In Consideration of the application for this policy, which hereby made a part of this contract and of the payment of *Three Hundred and Sixty-six and 1/8* Dollars, upon the delivery of this policy during the lifetime and good health of the applicant, and of the *annual* payment of a like sum to the said Company on or before the *First* day of *January* in each year until the premiums have been fully paid for *Twenty* successive years (or until the death of the insured should that event sooner occur) hereby insures the life of *John A. Doe* (the insured), of *Springfield, Massachusetts*, in the sum of *Ten Thousand* Dollars, and promises to pay said sum at its Home Office in said Springfield to *Mary A. Doe, his wife*, hereinafter called the beneficiary, upon receipt at its said office of satisfactory proof of the fact and cause of the death of said insured while this policy is in full force; the balance of the premium, if any, for the then current policy year, and any other indebtedness secured by this policy, being first deducted therefrom; provided, however, that if no beneficiary shall survive the insured, such payment shall be made to the executors, administrators or assigns of the said insured.

This policy, while in full force, shall share in the annual distributions of surplus according to the rules established by the Directors; provided, that paid-up policies of less than one hundred dollars in amount shall not share in such distributions. Surplus on premium paying policies will be applied to the payment of premium indebtedness, if any; if there be no such indebtedness it will be used to reduce premium payments, or may, on written request, be converted into paid-up additions to the amount insured, or may be left with the Company to accumulate subject to the special form of request and agreement required by the Company; but no policy will be allowed to have paid-up additions and dividend accumulations standing to its credit at the same time. On paid-up policies surplus will be applied to the payment of premium indebtedness

if any; if none exist it may, on written request, be converted into paid-up additions to the amount insured, or may be withdrawn in cash; but the Company reserves the right to return such surplus in cash on paid-up policies of small amount.

Each premium on this policy will be due and payable at the Home Office of the Company in Springfield, Massachusetts, at the time stated in the policy contract or amendments, if any thereto; but payment of premium will be accepted elsewhere on or before the date when the same is due when made in exchange for the official receipt of the Company signed by the President or Secretary. If this policy shall lapse by reason of nonpayment of any premium when due, or of interest on any premium obligation, or shall become void by reason of violation of its conditions, all payments previously made shall be forfeited to the Company, and no liability shall exist under this policy except such, if any, as may be imposed by the laws of the Commonwealth of Massachusetts in force at the date of its issue.

This policy will be incontestable after two years from the date of its issue, provided there is no violation of its provisions relating to payments of premium and to military or naval service in time of war; subject, however, to an adjustment for error in age, if any, as hereinafter provided.

The provisions, requirements, and benefits stated on the back hereof are hereby referred to and made a part of this policy.

In Witness Whereof, the said Company has, by its President and Secretary, executed this contract at Springfield, Massachusetts, this *First* day of *January* One Thousand Nine Hundred and *One*.

H. M. PHILLIPS,
Secretary.

JOHN A. HALL,
President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

RESTRICTIONS.—After two years from the date of its issue, this policy will be free from all restrictions as to residence, travel and occupation, except that military or naval service in time of war is forbidden unless a written permit therefor be granted by the Company, which permit, if granted, will specify the extra premium charge for such service; (see copy of application).

GRACE.—Any annual, semi-annual or quarterly premium which may become due on this policy in the second or any subsequent year during its continuance, may be paid at any time when not more than thirty-one days past-due, provided that an extra charge of one quarter of one per cent of such premium if paid when past-due from one to fifteen days, and one-half of one per cent of the same if paid when past-due from sixteen to thirty-one days, will invariably be made. During the grace period the insurance under this policy will be continued in force, and in case of death during said grace period, any unpaid premium, together with the extra charge, will be deducted in the settlement of the claim.

LOANS.—On the third or any subsequent anniversary of the date of policy, and at other times at its convenience, the Company will loan on this policy, when the same is legally assigned and delivered as security, such loan (the assignment to be upon the Company's prescribed form), amount which, together with then existing loans, if any, shall not exceed ninety per cent of the cash surrender value: provided, that all premiums due on or before the date of making such loan shall have been duly paid and further that no loan of less than fifty dollars will be made.

REINSTATEMENT.—If this policy shall lapse by reason of default in payment when due of any premium hereon, it may be reinstated upon written application to the Company; made within five years after the date of lapse, upon payment of all arrearages with interest thereon at the rate of six per cent per annum, provided the Company is furnished with satisfactory evidence of the good health and insurability of the person whose life was insured, and provided also that the policy has not been previously surrendered for cash, nor otherwise terminated, nor its value applied to the purchase of extended term insurance.

EXTENDED INSURANCE.—After the payment of three full years' premiums hereon in cash, in case of default in the payment of any subsequent premium, provided there is no indebtedness to the Company on account or secured by this policy, the Company on written request, and legal surrender of this policy within sixty days (including days of grace) after the date on which such premium payment was due by the terms of the policy, during the lifetime of the insured, will issue a paid-up policy of term insurance for the face amount of this policy for the term stated in the table below corresponding to the number of full years for which premiums have been paid in cash.

CHANGE OF BENEFICIARY.—Subject to the Company's rules relating to insurable interest, and subject to the right of any assignee, the insured may while this policy is in full force, designate one or more beneficiaries under this policy, if none be named herein; and further, he may, if the right to do so has been reserved in the application for this policy or amendments thereto, change and successively change the beneficial interest herein without the cooperation or assent of other parties in interest; provided, that any such change, and any election or revocation in connection with the option hereinafter specified, shall become operative only when endorsed upon the policy at the Company's Home Office, pursuant to such form of request for amendments as the Company may require.

ASSIGNMENT.—The Company declines to notice any assignment of this policy, until the original assignment or a duplicate or a certified copy thereof shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

PROOFS.—A death claim under this policy must be accompanied by such proofs of the fact and cause of death as the Company may require, delivered at its Home Office in Springfield, Massachusetts, within five years after the date of the death, and no action shall be brought under this contract of insurance after two years from the time when the right of action accrues. Proofs of age will be required with proof of claim, and if it shall appear that an error was made in stating the age of the insured in the application for this policy, such error, if not previously corrected, will be adjusted by the payment of an amount of insurance corresponding to the premium actually paid, the correct age of the insured, and the regular premium rates of the Company in use at the time the policy was issued.

INSTALMENT OPTIONS.

The insured, while this policy is in full force, with the right of revocation, may elect to have payment of the proceeds of the insurance made according to either of Options "A," "B," or "C" in lieu of payment in one sum; or, if the insured shall not have otherwise directed in writing, the beneficiary or beneficiaries entitled to receive said proceeds may at the time when the same become payable, exercise the same right of election; provided, however,

1st. That if said proceeds shall amount to less than one thousand dollars, they shall be paid in one sum; and further, that if no beneficiary shall survive the insured said proceeds shall be paid in one sum to the executors, administrators or assigns of the insured.

2d. That the rights of any beneficiary shall, upon the death of such beneficiary, pass to the surviving beneficiary or beneficiaries, if any, ex-

cept that should any beneficiary de cease after the payment of one or more annual instalments under Option "C," only the right to receive so many of the first twenty-five instalments as then remain unpaid shall pass to the surviving beneficiary or beneficiaries.

3d. That at the death of the last surviving beneficiary, occurring subsequently to the death of the insured, the balance remaining with the Company under Option "A" shall be paid in one sum to the executors, administrators or assigns of the said beneficiary; and under the same conditions, any of the stipulated instalments under Option "B" or any of the first twenty-five instalments under Option "C," then remaining unpaid will be commuted upon the basis of three per cent compound interest per annum, and paid in one sum in like manner.

OPTION A.—To have said proceeds at the death of the insured, including dividend additions or dividend accumulations, if any, paid in equal annual instalments each of such an amount as the parties in interest may elect; the first instalment to be paid upon receipt of satisfactory proofs of such death, and a like amount annually thereafter upon each anniversary of the first instalment payment until said proceeds, together with the interest hereinafter specified, are exhausted: provided, that the final instalments shall be for the balance only of said proceeds and specified interest remaining with the Company; and provided further, that at the time of and prior to the payment of the second and subsequent instalments, interest at not less than three per cent per annum shall be added to the unpaid balance of said proceeds.

OPTION B.—To have said proceeds, at the death of the insured, including dividend additions or dividend accumulations, if any, paid in a specified number of annual instalments; each such instalment to be of an amount (for each \$1,000 of such proceeds) corresponding to the number of such specified instalments shown in the first table following; the first instalment to be paid upon receipt of satisfactory proofs of such death.

Number of Instalments.	30	25	20	19	18	17	16	15	14
Amount of each.	\$45 68	\$55 75	\$65 25	\$67 78	\$70 69	\$73 74	\$77 29	\$81 32	\$85 94

Number of Instalments.	13	12	11	10	9	8	7	6	5
Amount of Each	\$91 29	\$97 63	\$104 93	\$113 81	\$124 69	\$138 30	\$155 63	\$179 22	\$211 99

For example: If the proceeds of the policy are \$7,500, and the number of instalments desired is 20, each instalment will be $\$65.25 \times 7.5 = \489.37 .

OPTION C.—To have said proceeds at the death of the insured, including dividend additions or dividend accumulations, if any, paid in annual instalments continuous during the life of the beneficiary entitled to receive the first of such instalments; each of such instalments to be of an amount (for each \$1,000 of said proceeds) corresponding to that stated in the following table for the completed age of the beneficiary at the death of the insured; the first instalment to be paid upon receipt of satisfactory proofs of such death. In case there are two or more beneficiaries entitled to share in the first of such instalments, the said proceeds will be considered as divided into a corresponding number of equal parts, and in determining the amount of the annual instalments to be paid to each beneficiary each such part shall be considered as the proceeds of a separate policy.

[At least twenty-five annual instalments will be paid under Option "C," but instalments will continue during the entire lifetime of the beneficiary entitled to receive the first of such instalments. (See "2d" and "3d" paragraphs above.)]

Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.
10	\$38 13	17	\$39 52	24	\$41 82	31	\$43 62	38	\$46 41	45	\$49 62	52	\$52 80	59	\$54 94
11	38 31	18	39 75	25	41 62	32	43 99	39	46 84	46	50 11	53	53 18	60	55 55
12	38 49	19	39 99	26	41 92	33	44 57	40	47 28	47	50 58	54	53 54	61	55 88
13	38 66	20	40 24	27	42 24	34	44 78	41	47 72	48	51 06	55	53 87	62	55 88
14	38 88	21	40 49	28	42 57	35	45 16	42	48 17	49	51 52	56	54 17	63	55 88
15	39 09	22	40 76	29	42 91	36	45 57	43	48 64	50	51 97	57	54 44	64	55 88
16	39 30	23	41 04	30	43 26	37	45 98	44	49 13	51	52 39	58	54 69	65	55 88
														and over	

For example: If the proceeds of the policy are \$7,500, and the age of the beneficiary on his or her last birthday prior to the death of the insured was 55, each instalment will be $\$53.87 \times 7.5 = \404.02 .

SEE TABLE ON BACK OF THIS POLICY.

PAID-UP AND CASH SURRENDER VALUES AND EXTENDED INSURANCE.

The paid-up and cash surrender values of this policy are fixed by law of Massachusetts. The paid-up insurance becomes binding upon the Company in case of default. In premium payment after three full years' premiums have been paid, without action on the part of the insured; the cash surrender value is available, instead of the paid-up insurance, on the third or any subsequent anniversary of the policy date, on legal surrender of the policy to the Company; extended term insurance will be granted upon the conditions and in the manner stated in the policy.

If all premiums have been fully paid in cash, and all dividends of surplus have been applied to the reduction of premium payments, the following table will show the binding paid-up insurance, the alternative cash surrender value, and the extended insurance available on the terms above stated for the end of each policy year given. If there are dividend additions to the policy outstanding, the values will be increased in consequence, but if there is any indebtedness to the Company on account of this policy, the paid-up and cash values will be diminished; extended insurance is offered only in cases where there is no such indebtedness.

PAID-UP INSURANCE AND ALTERNATIVE CASH SURRENDER VALUES.						EXTENDED INSURANCE.					
At End of the	Paid-up Insurance.	Or Cash.	At End of the	Paid-up Insurance.	Or Cash.	At End of the	Years.	Days.	At End of the	Years.	Days.
3d Yr.	\$1,127	\$443 40	14th Yr.	\$6,917	\$3,441 40	3d Yr.	6	32	14th Yr.	21	34
4th "	1,665	688 90	15th "	7,430	3,778 00	4th "	8	83	15th "	23	254
5th "	2,202	902 80	16th "	7,942	4,127 00	5th "	10	111	16th "	25	98
6th "	2,736	1,145 50	17th "	8,453	4,489 00	6th "	12	82	17th "	27	308
7th "	3,267	1,397 10	18th "	8,966	4,864 80	7th "	13	344	18th "	29	169
8th "	3,796	1,658 30	19th "	9,481	5,255 30	8th "	15	164	19th "	24	56
9th "	4,323	1,929 20	20th "	10,000	5,647 80	9th "	16	275	20th "	...	...
10th "	4,846	2,210 00	25th "	10,000	6,255 50	10th "	17	321	...	...	...
11th "	5,368	2,501 30	30th "	10,000	6,868 70	11th "	18	311	...	...	...
12th "	5,886	2,803 40	35th "	10,000	7,486 10	12th "	19	254	...	...	...
13th "	6,403	3,116 60	40th "	10,000	7,991 19	13th "	20	159	...	...	...

NOTICE.

No person except the President, Vice-President or Secretary has power on behalf of the Company to make, modify, or alter this or any contract of insurance, to extend the time for paying a premium, or to bind the Company by making any promise or by accepting any representation or information not contained in the application (or amendments thereto) for this policy.

The assured is hereby notified that by virtue of this policy he is a member of THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, and that the annual meetings of said Company are holden at its Home Office on the third Wednesday of January in each year, at 2 o'clock p. m.

APPLICATION.

This application, made to the Massachusetts Mutual Life Insurance Company, of Springfield, Massachusetts, is the basis and a part of the proposed contract for insurance, subject to the charter of said Company and the laws of the State of Massachusetts.

I hereby agree that no insurance shall be in force until the acceptance and approval of this application by the Company, at its home office, the delivery of the policy to me or my agent, and the payment of the first premium as stated in the policy, during my lifetime and continued good health.

I also agree that if during the two years next following the date of the issue of the policy of insurance for which application is hereby made, I shall, without written permission granted by said Company, travel or reside elsewhere than in those parts of the United States of America lying north of the fortieth line and south of the sixtieth parallel of north latitude, in the Dominion of Canada south of said parallel, and in Europe, or if I shall during said two years, without such permission, engage in any of the following named extra-hazardous occupations or employments: handling electric wires or dynamos; blasting, mining, subterranean or submarine labor; manufacture, handling, or transportation of highly explosive substances; service upon any railroad train or track, or on any steam or other vessel; or in switching or in coupling cars;—said policy shall be void, and no claim shall exist thereunder.

I also agree that military and naval service in time of war are risks not assumed by said Company, and are not intended to be covered by said policy, unless a written permit therefor, at the Company's regular rate of extra premium, shall be granted; and that if I shall engage in any such service during the continuance of said policy, without such a permit, no claim shall exist under said policy except for the net reserve held against it reckoned according to the legal standard of Massachusetts.

I further agree that if I shall die by my own hand or act, whether I be at the time sane or insane, during the two years next following the date of issue of said policy, the Company shall be liable only for the net reserve held against said policy, reckoned according to the legal standard of Massachusetts.

I hereby agree, on behalf of myself and of any person who shall have or claim any interest in any policy issued upon this application, that each of the foregoing answers in Parts I. and II. of this application is full, complete and true, and that, to the best of my knowledge and belief, I am in sound physical condition, and a proper subject for life insurance.

20-PREMIUMS LIFE (NONPARTICIPATING).

No. 99,837.

AGE,

METROPOLITAN LIFE INSURANCE CO.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$315.19

In Consideration of the answers and statements contained in the printed and written application for this Policy upon the life of *Henry D. Howard*, of *Chicago*, State of *Illinois*, hereinafter called the Insured, all of which answers and statements are hereby made warranties, and are hereby made part of this contract, and of the payment of the annual premium of *Three Hundred and Fifteen Dollars and Ten Cents*, on or before the delivery of this Policy, and of a like amount on or before the *Twelfth* day of *January* of each and every year during the life of the Insured, until *twenty full years'* premiums shall have been paid to the Company.

Doth hereby agree, subject to the conditions set forth on the reverse side hereof, each and all of which are hereby made part of this contract and are accepted by the Insured and Assured as part thereof as fully as if herein recited, to pay at its home office, in the city of New York, the sum of *Ten Thousand Dollars*, to *Carrie Howard*, wife of the Insured, herein called the Assured, if living, otherwise to the legal representatives of the Insured, upon the receipt by the Company at its home office and its approval of the proofs of death of the Insured made in the manner, to the extent and upon the blanks required by Condition Sixth, and upon the surrender of this Policy.

In Witness Whereof, the METROPOLITAN LIFE INSURANCE COMPANY has, by two of its officers, signed and delivered this instrument, at its office in the city of New York, on the *Twelfth* day of *January*, 1901.

GEO. B. WOODWARD,
Secretary.

JNO. R. HEGEMAN,
President.

CONDITIONS

REFERRED TO ON THE FACE OF THIS POLICY AS PART OF THIS CONTRACT.

FIRST.—No obligation is assumed by this Company upon this Policy until the first premium has been paid, and the Policy duly delivered, nor unless upon the date of delivery the Insured is alive and in sound health.

SECOND.—The Company shall be released from all liability under this Policy if the Insured shall, within two years from the issue hereof, become engaged in or connected in any manner with the manufacture or sale of ale, wine, beer or liquor, unless written permission from the Secretary of the Company be first obtained. If the Insured within two years from the issue hereof die by his own hand or act, whether sane or insane, the Company shall not be liable for a greater sum than the premiums which have been received on this Policy.

THIRD. If any answer or statement in the application herein referred to is not true, or if any alteration be made in this Policy, except by an endorsement signed by the Secretary or Actuary, or if any premium or instalment of premium be not paid when due, this Policy shall be void and all premiums paid shall be forfeited to the Company, except as provided below.

FOURTH.—The Company will admit the age of the Insured upon satisfactory proof; failing such proof if the age shall have been understated the amount of insurance or other benefit will not be more than the premium charge will purchase by the Company's rates in use at the date hereof for the true age of the Insured; and absolute proofs of age may be required with proofs of claim thereunder.

FIFTH.—Premiums are payable at the home office in the city of New York, but at the pleasure of the Company suitable persons may be authorized to receive such payments at other places, but only on the production of the Company's receipt signed by the Secretary, and countersigned by the person receiving the payments. All premiums are considered payable yearly in advance, but when paid in semi-annual or quarterly instalments, that part, if any, which remains unpaid at the maturity of the Policy shall be deducted; but this provision does not affect the provisions of the third paragraph respecting forfeiture for nonpayment of instalment of premiums.

SIXTH.—Proofs of death shall be made to the home office in the manner and to the extent required by blanks furnished by the Company, and shall contain answers to each question propounded to the claimants, physicians and other persons indicated in the blanks, and shall further contain the record and verdict of the coroner's inquest, if any be held. The proofs of death shall be evidence of the facts therein stated in behalf of, but not against the Company.

SEVENTH.—No suit shall be brought or action commenced against this Company after two years from the date of death of the Insured, and it is expressly agreed that if such suit or action be commenced after two years the lapse of time shall be conclusive evidence against any claim, the provisions of any and all statutes of limitation to the contrary being hereby expressly waived.

EIGHTH.—Any assignment of this Policy is void unless made upon the form prescribed by the Company and unless the same is assented to in

writing by the Secretary; but in no case does the Company guarantee the validity of any assignment, and the Company may demand proof of interest in case of claim by an assignee.

NINTH.—The contract between the parties hereto is completely set forth in this Policy and the application therefor taken together, and none of its terms can be varied or modified, nor any forfeiture waived or premiums in arrears received, except by agreement in writing signed by either the President, Vice-President, Secretary or Actuary, whose authority for this purpose will not be delegated; no other person has or will be given authority.

TENTH.—In any settlement of this Policy all outstanding indebtedness must be paid.

ELEVENTH.—This Policy is not entitled to participate in the profits or divisible surplus of the Company.

CONCESSIONS.

FIRST.—After two years this Policy shall be noncontestable except for the nonpayment of premiums as stipulated, or for fraud.

SECOND.—After the premiums on this Policy have been paid in full for three or more years, and while in force, the Company will grant, as the insured and assured may elect, one of the following options, the amount of such option not to exceed the sum stated in the table below:

THESE VALUES APPEAR HEREIN UNDER EACH AGE.

(a) A loan bearing 5 per cent interest, payable in advance, upon receiving satisfactory assignment of this Policy, as collateral security, provided that premiums have been paid in full for policy year next ensuing the year named in the table as fixing the amount of the loan.

(b) A cash value upon surrender and satisfactory release of this Policy, within six months after the time of default in the payment of any premium, provided there be no unpaid loan through the operation of the first option.

(c) A paid-up nonparticipating policy, payable at death upon surrender, and satisfactory release to the Company, at its home office, of this Policy within six months after the time of default in payment of any premium, provided there be no unpaid loan hereon through the operation of the first option.

At end of	(a) Loan.	(b) Cash Value.	(c) Paid-up Policy.	At end of	(a) Loan.	(b) Cash Value.	(c) Paid-up Policy.
3 years.	\$490	\$300	\$1,500	12 years.	\$2,680	\$2,370	\$5,000
4 "	630	490	2,000	13 "	3,020	2,680	5,500
5 "	960	630	2,500	14 "	3,370	3,020	7,000
6 "	1,160	960	3,000	15 "	3,760	3,370	7,500
7 "	1,370	1,160	3,500	16 "	4,160	3,760	8,000
8 "	1,590	1,370	4,000	17 "	4,590	4,160	8,500
9 "	1,830	1,590	4,500	18 "	5,050	4,590	9,000
10 "	2,080	1,830	5,000	19 "	5,540	5,050	9,500
11 "	2,370	2,080	5,500	20 "	5,780	5,540	10,000

APPLICATION.

IT IS HEREBY DECLARED, AGREED AND WARRANTED by the undersigned that the answers and statements contained in the forego-

ing application and those made to the Medical Examiner, together with this declaration, shall be the basis and become part of the contract of insurance with the METROPOLITAN LIFE INSURANCE COMPANY; that they are full and true, and are correctly recorded, and that no information or statement not contained in this Application, and in the statements made to the Medical Examiner, received or acquired at any time by any person, shall be binding upon the Company, or shall modify or alter the declarations and warranties made therein; that the persons who wrote in the answers and statements were and are our agents for the purpose and not the Agents of the Company; and that the Company is not to be taken to be responsible for its preparation or for anything contained therein or omitted therefrom; that any false, incorrect or untrue answer, any suppression or concealment of facts in any of the answers, any violation of the covenants, conditions or restrictions of the Policy, any neglect to pay the premium on or before the date it becomes due, shall render the Policy null and void, and forfeit all payments made thereon.

That the Policy hereby applied for, if issued, shall not be in force until the actual payment of the premium to and its acceptance by the Company during the lifetime and good health of the person on whose life insurance is applied for. Notice that each and every premium is due at the dates named in the Policy is given and accepted by its delivery, and any further notice required by any statute is waived.

It is expressly agreed that the provisions of the Policy for the issuance of paid-up insurance are accepted in substitution for and in waiver of any law of any State relating to the lapse or forfeiture of policies of life insurance.

The provisions of Section 834 of the Code of Civil Procedure of the State of New York, and of similar provisions in the laws of other States, are hereby waived and it is expressly consented and stipulated, that in any suit on the Policy herein applied for, any physician who has attended, or may hereafter attend, the Insured, may disclose any information acquired by him in any wise affecting the declarations and warranties herein made.

TWENTY-YEAR ACCUMULATIVE BOND.

No. 28,985.

AGE 35.

THE MICHIGAN MUTUAL LIFE INS. CO.

DETROIT, MICHIGAN.

AMOUNT, \$10,000.

PREMIUM, \$545.00.

GUARANTEED CASH VALUE.

On the surrender of this bond, duly receipted by the insured and beneficiaries within 3 months after the expiration of the fifth year or within three months after the end of any subsequent five year period for which premium has been paid, the Company, will pay the cash values specified in the following table:

END OF

5th y'r	\$1,708.80
10th "	3,846.90
15th "	6,541.80
20th "	10,000.00

Hereby agrees and promises to pay the sum of *Ten Thousand Dollars*, the amount of this accumulative Bond, at its home office, in the City of Detroit, to *Richard Johnson, of Detroit, County of Wayne, State of Michigan*, at the expiration of *twenty years* from the date of this contract, or in case of his previous death to pay the said sum of *Ten Thousand Dollars*, and, in addition thereto, an amount equal to all annual premiums paid to the Company on this Bond prior to such death, the sum so to be paid being indicated and guaranteed upon the margin hereof (any balance of the current year's premium, all indebtedness on account of this bond being first deducted therefrom) to *his wife, Mary A. Johnson, if living, if not living, then to his administrators, executors or assigns*, when due notice and satisfactory proofs of death have been received by the Company. This bond is issued in consideration of the appli-

GUARANTEED AMOUNT.

Payable in event of the death of the insured occurring within the first or any subsequent year, specified in the following table. This guarantee is subject to the conditions and agreements related in this bond.

1st y'r	\$10,545.00
2d "	11,090.00
3d "	11,635.00
4th "	12,180.00
5th "	12,725.00
6th "	13,270.00
7th "	13,815.00
8th "	14,360.00
9th "	14,905.00
10th "	15,450.00
11th "	15,995.00
12th "	16,540.00
13th "	17,085.00
14th "	17,630.00
15th "	18,175.00
16th "	18,720.00
17th "	19,265.00
18th "	19,810.00
19th "	20,355.00
20th "	20,900.00

cation therefor a copy of which is hereto attached and is made a part of this contract, the same being accepted by the insured on the following conditions: The annual premium of *Five Hundred and*

Forty-five Dollars shall be paid in advance to the Company at its home office, in the City of Detroit, or to its authorized agents, on delivery of this Bond, and thereafter before twelve o'clock noon on the *first* day of *June* in every year during the continuance of this contract. This Bond shall not take effect unless the first premium is paid in cash, or a note for extension of time for such payment is accepted by the Company at its home office, at Detroit, Michigan, nor unless the insured is in good health at the time of its delivery to him. This Bond is subject to the benefits and provisions named upon the back hereof, which are made a part of this contract.

In Witness whereof, The Michigan Mutual Life Insurance Company has caused this Bond to be signed by its President and Secretary at its office in the City of Detroit, this *first* day of *June*, A. D. one thousand eight hundred and *ninety-four*.

A. F. MOORE,

Secretary.

O. R. LOOKER,

President.

BENEFITS AND PROVISIONS.

REFERRED TO HEREIN AND WHICH ARE MADE A PART OF THIS CONTRACT.

AS REGARDS OCCUPATION.

1 The person whose life is hereby insured, shall not engage in blasting, mining, submarine operations or the production of highly inflammable or explosive substances, or be regularly employed in working or managing a steam engine in any capacity, or as a mariner, engineer, fireman, conductor, or laborer in any capacity upon service upon any steam or sail vessel, or upon railroad trains; nor shall he enter any military or naval service whatsoever (the militia not in active service excepted), without first obtaining the written consent of the Company.

INCONTTESTABLE PROVISION.

2 This Company does not insure against death in consequence of the violation of the law of any State or Country, nor against death caused by the insured's own hand, except as herein provided, that after three years from the date of this Bond, and the payment in cash of three years' premiums, the liability of the Company shall not be disputed because the death of the insured was caused by his own act, or because of any misrepresentation in the application not wilful, save that if the age of the insured is understated the Company shall be liable only for such an amount as the premiums received would have paid for at the rates charged by the Company at this date for persons at the insured's real age.

AS REGARDS NOTES FOR PREMIUMS.

3. If the first or any subsequent premium on this bond shall be settled wholly or in part by note or other obligation, whether of the beneficiary, the insured, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for such payment of premiums, and if such note or other obligation, or any renewal thereof, shall not be fully paid when due, then for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned, and the Company may collect the same.

AS REGARDS AGENTS' AUTHORITY.

No agent has power to change the terms of this contract, nor to extend the time for the payment of any premium. When a note is given for extension of time it shall be subject to the approval of the Company. No agent has authority to deliver a renewal receipt upon this bond after the day when the premium falls due, without at the same time taking a certificate of the good health of the insured. And whenever the Company receives a premium after it is due, it does so on the express understanding that it does not establish a custom for the future. It expressly reserves the right to reject any premium tendered after the same becomes due.

AS REGARDS THE APPLICATION AND PAID-UP INSURANCE.

5. For the information of the Insured, and in order that any unintentional errors or omissions which hereafter may be found to exist may be corrected, a copy of the application upon which this bond is based is hereto attached. If corrections are desired, when satisfactory to the Company, a certificate to that effect will be issued over the signature of the President or Secretary.

If any of the provisions herein are violated, or if the statements in the application are found in any respect untrue, then this bond shall be void and all payments shall be forfeited to the Company, except as hereinafter provided. If the premiums are not paid as provided herein, then in every such case the Company shall not be liable for the payment of the sum insured, and this bond shall cease and determine, excepting only, that after five or more annual premiums have been paid upon this bond it may be surrendered for its cash value, in accordance with the agreement expressed and endorsed hereon, or when three annual premiums have been paid, it will be valid as a paid-up, non-participating bond, payable as herein provided, for as many twentieth parts of the whole amount payable at the end of the period for which this bond is issued, as there shall have been complete annual premiums paid.

AS REGARDS DIVIDENDS.

6. This bond is issued on the Dividend Investment Plan and it is understood and agreed that no distribution of surplus shall be made, or dividends declared on this bond until the end of the term of twenty years from the date hereof; at which time the surplus on hand determined by the Company to have arisen from twenty year dividend investment bonds, both existing and discontinued, issued in the same year as this bond, shall be distributed among the existing bonds of the class from which such surplus has arisen, according to the method of distribution then in use by the Company.

It is also agreed that at the end of twenty years the Insured may avail himself of any one of the following options:

- 1st. Withdraw the surplus in cash, and continue the insurance according to the terms of the bond.
- 2d. Surrender the bond for its entire cash value.
- 3d. Surrender the bond and use its entire cash value, being the sum guaranteed and endorsed hereon, together with the accumulated surplus, to purchase paid-up life insurance, provided a new medical examination is passed.
- 4th. Surrender the bond and use its entire cash value to purchase a life annuity.

ASSIGNMENTS, ETC.

7. If this bond is assigned or held as security, written notice shall be given to the Company, and proof of interest produced with proof of death. The Company will take no responsibility as to the validity of any assignment.

8. No suit arising out of this contract shall be begun more than one year after the death of the insured.

3. Blank proofs of death of the form required by the Company will be furnished upon application to the Home Office at Detroit, Michigan.

It is hereby agreed, that after the payment of three full annual premiums insured may, in lieu of the Paid-up Insurance provided for in this Bond, elect, by giving written notice to the Company within three months after the last premium due and unpaid, to have the ten thousand dollars value of this Bond, carried as Nonparticipating Term Insurance, without further deduction of premiums, according to the following table, provided there is no indebtedness against the bond.

EXTENDED INSURANCE

For Ann'l have paid.	Years	Days	Cash at Maturity	After Ann'l Prem. has been paid.	Years	Days	Cash Matur
3	10	9		12	8		\$5.54
4	13	206		13	7		6.11
5	15		8.960	14	6		6.72
6	14		1.160	15	5		7.31
7	13		1.990	16	4		7.88
8	12		2.690	17	3		8.41
9	11		3.420	18	2		8.96
10	10		4.120	19	1		9.54
11	9		4.810	20	0		10.00

This Nonparticipating Term Insurance shall be subject to the same conditions except as to the payment of premiums as those of this Bond, and if death should occur within three years after the nonpayment of premiums, and during the continuance of the Nonparticipating Term Insurance as above, there shall be deducted from the amount payable the sum of premiums, with interest, that would have become due on this Bond if it continued in force as originally intended.

The full reserve of this Bond computed on the American Experience Table of Mortality at 4 per cent per annum, shall be used as a single premium to purchase the extension at the Company's published rates, and any year in which the extension is not given in the above table, shall be so computed.

If the reserve be more than enough to purchase temporary insurance for the term of the endowment period, the excess shall be applied to the purchase of an endowment, payable at the end of the term, if the insured be then living.

Date, June 1, 1894.

A. F. MOORE
Secretary

I hereby certify that the foregoing is a true and correct copy of the policy of insurance as issued by the Michigan Life Insurance Company, and that the same is in full compliance with the requirements of the Michigan Insurance Law.

This policy is subject to the provisions of the Michigan Insurance Law, and the Company reserves the right to cancel the same at any time for nonpayment of premiums or for any other cause. The policy is not assignable without the consent of the Company.

APPLICATION.

I HEREBY DECLARE, That the above are fair and true answers to the foregoing questions, as well as those made or to be made to the Company's Medical Examiner, and I hereby agree that these statements, whether written by my own hand or not, with this declaration, shall form the basis of the contract for insurance, and that any untrue or fraudulent answers, any suppression of facts in regard to my health, habits or circumstances, or neglect to pay the premium on or before the day it becomes due, shall violate the policy, and forfeit all payments made thereon, except as provided in the policy. It is hereby agreed that the policy shall not take effect unless the first premium is paid in cash to the Company or its authorized agent, or a note for extension of time for such payment, is accepted by the Company at its home office in Detroit; nor unless the insured is in good health at the time of its delivery to him. And it is further agreed that if the first or any subsequent premium on the policy shall be settled wholly or in part by note or other obligation, whether of the beneficiary, the insured, or any third party, such settlement shall not be deemed a payment, but only an extension of the time for the payment of such premium; and if such note or other obligation or any renewal thereof shall not be fully paid when due, then, for any loss occurring while such note or other obligation remains due and unpaid, the Company shall not be liable, but the whole amount of the premium included in such note or other obligation shall be considered as earned, and the Company may collect the same.

That I hereby waive all personal or statutory rights which I may have to object to the testimony of any physician or surgeon, whether consulted by me or not, so far as he may have professional or expert knowledge of the facts or information sought for by the interrogatories in this Application.

It is further agreed that in any distribution of surplus, the principles and methods which may be adopted by the Company for such distribution, and its determination of the amount equitably belonging to such policy, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under said policy.

This Policy will not be valid until Agent, at Company's expense, has affixed and canceled U. S. revenue stamps for \$.....

20-PREMIUMS LIFE POLICY.

\$ 999,999.

AGE, 35.

THE MUTUAL BENEFIT LIFE INSURANCE CO.

INCORPORATED BY THE STATE OF NEW JERSEY.

AMOUNT, \$10,000.

PREMIUM, \$362.20.

This Policy Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this policy, which are hereby made a part of this contract, and of the sum of *Three Hundred and Sixty-two* Dollars and *Twenty* Cents, the receipt of which is hereby acknowledged, and the payment of a like sum on the *first* day of *January* in every year until *Twenty* full years' premiums have been paid, or until the death of the insured, should that event sooner occur, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured) in the amount of *Ten Thousand* Dollars, for the term of life, payable at its office in the City of *Newark*, *New Jersey*, to *John Jones*, his executors, administrators or assigns, upon due and satisfactory proof of interest and of the death of the said Insured, deducting therefrom all indebtedness to the company on this Policy, together with the balance, if any, of the then current year's premium.

Provided that in case the said premiums shall not be paid prior or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of *Newark*, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's Non-refund System as indorsed hereon, with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid during the lifetime of the Insured, nor are agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits. Any error made in underwriting the age of the Insured will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, while in force, will participate annually in the Company's distributions of surplus as ordered by the directors.

This Policy, after two years, will be incontestable except for nonpayment of Premium.

The special privileges printed on the third page hereof are hereby made a part of the Policy Contract.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract at the City of Newark, in the State of New Jersey, this first day of January, one thousand nine hundred

EDWARD L. DOBBINS,

Secretary

AMZI DODD,

President.

NONFORFEITURE PROVISIONS.

At the end of any Policy year during the whole of which this Policy shall have been in force, or within three months from default in Premium payments, provided that not less than two full years' Premiums shall have been paid, the owner shall have the following options:

1. To surrender the Policy to the Company at Newark for its Cash Surrender Value to be computed by deducting 1 per cent of the amount insured by the Policy and Dividend Additions, if any, from the entire reserve by the American Experience Mortality and interest at 3 per cent yearly. Any indebtedness to the Company on this Policy will be deducted from the Cash Surrender Value as above computed.

2. To surrender the Policy as above for a Nonparticipating Paid-up Policy payable at the time this Policy would be payable if continued in force.

3. To have the Insurance Automatically Extended from date of default in Premium payments, without participation in surplus, for the full amount of the Policy and existing dividend additions, if any, without notice to the Company or surrender of the Policy.

The amount of the Paid-up Policy, or the term of the Extended Insurance, will be such as the amount of the Cash Surrender Value of this Policy, less any indebtedness to the Company thereon, will purchase at the single premium rates by the American Experience Mortality and interest at 3 per cent yearly.

If death shall occur within one year after the nonpayment of Premium and during the term of Extended Insurance, there shall be deducted from the amount payable any Premium that would have become due on this Policy if it had continued in force, and a sum equal to the amount of any indebtedness to the Company on this Policy at time of such nonpayment of Premium. If death shall occur after one year from date of nonpayment of Premium and within the period of Extended Insurance no deduction will be made from the sum insured.

Unless previously surrendered to the Company, this Policy may be reissued

led at any time within three years from default in Premium payments, provided the Company is furnished with satisfactory evidence of insurability, and all arrears with interest thereon is not to exceed 6 per cent yearly will be paid; but no such evidence of insurability will be required, and no interest will be charged if the arrears shall be paid while the Insured is living and within one month from such default.

The Company at any time while the Policy is in force, will loan up to the amt secured by its Cash Surrender Value upon receipt of the Policy and a satisfactory certificate of loan. The rate of interest charged shall not exceed 6 per cent. The loan may be paid off at any time while the Policy is in force.

The following table shows the several values of the Policy for the years stated, computed in accordance with the above Nonforfeiture Provisions, on the assumption that all Premiums (less current dividends) have been paid in cash, and that there is no loan on the Policy.

At End of Year.	Cash Surrender Value. Loan Value.	Extended Insurance.		Paid-up Policy.
		Years.	Days.	
2d	\$347 20	3	360	\$800
3d	582 00	6	255	1,810
4th	824 60	9	144	1,890
5th	1,075 20	11	340	2,340
6th	1,334 00	14	73	2,850
7th	1,601 40	16	61	3,360
8th	1,877 70	17	511	3,860
9th	2,163 10	19	108	4,370
10th	2,457 30	20	192	4,870
11th	2,762 40	21	220	5,370
12th	3,076 80	22	203	5,870
13th	3,401 60	23	155	6,370
14th	3,737 00	24	90	6,860
15th	4,083 30	25	26	7,350
16th	4,441 10	26	349	7,850
17th	4,810 70	26	353	8,340
18th	5,193 30	26	80	8,840
19th	5,588 90	29	345	9,330
20th	5,999 20	Paid-up.		10,000
25th	6,567 20			

NOTE.—While any owner of the Policy (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

SPECIAL PRIVILEGES.

The Insured, at any time while this Policy is in force and not assigned, may avail himself of the following privileges by returning the Policy to the Company at Newark with his written request for the appropriate indorsement of the Policy by the Company.

1. To have the Beneficiary changed.
2. To have the whole, or any designated fraction, of the proceeds of this Policy at its maturity retained by the Company until the death of the Beneficiary, the Company in the meantime to pay the Beneficiary an annuity equal to 3 per cent of the amount so retained, the first Annuity being paya-

ble one year after the maturity of this Policy, and the last Annuity payment to be a pro rata one for the expired fraction of the year in which the Beneficiary dies. At the time any Annuity becomes payable, the Beneficiary may withdraw the amount retained by the Company, in which case the Annuity payments will cease.

3. To have the proceeds of this Policy at its maturity paid in a specified number (not exceeding thirty) of equal annual Instalments, the first Instalment being payable immediately. The following Table of Instalment Values shows the amounts payable in Instalments, also the Commutation Values if any of the next succeeding unpaid Instalments be commuted to one sum when any Instalment falls due.

If settlement be made in accordance with either privilege No. 2 or No. 3 the stipulated payments will be increased by such Annual Dividends as may be apportioned by the Company.

The right of Withdrawal under privilege No. 2 or of Commutation under privilege No. 3 will be withheld from the Beneficiary by the Company, if the Insured shall so direct.

If the Policy be not then assigned the Insured may, while the Policy is in force, revoke his request to have settlement made in accordance with privilege No. 2 or No. 3.

Unless otherwise directed by the Insured, the Company at the maturity of this Policy will extend to the Beneficiary either privilege No. 2 or No. 3.

Each Dividend to which this Policy may be entitled will be applied to the reduction of the Cash premium, or paid in cash if the Policy be a paid up one, unless the Policy-holder shall prefer to apply it upon either the "Addition" or "Accelerative Endowment" plan; except that Dividends accruing under privilege No. 2 or No. 3 will be payable only in cash.

Under the "Addition" plan, Dividends are applied to the purchase of additional participating insurance payable with the Policy, such insurance being purchased at the Company's regular single premium rates, according to the attained age of the Insured.

Under the "Accelerative Endowment" plan, Dividends are applied to accelerate or hasten the payment of the Policy; or in other words, to the conversion of the Policy into an Endowment payable at a specified and gradually diminishing age.

Dividends applied upon either the "Addition" or the "Accelerative Endowment" plan, effect a corresponding increase in the Surrender and Loan Values of the Policy. Where Dividends have been applied upon the "Accelerative Endowment" plan subsequent Dividends cannot be applied upon the "Addition" plan or vice versa.

INSTALMENT VALUES.

AMOUNT PAYABLE ANNUALLY IN INSTALMENTS IN LIEU OF EACH \$1,000 PAYABLE IN ONE SUM AT MATURITY.

PERCENTAGE OF FACE VALUE OF UNPAID INSTALMENTS ALLOWABLE IN CASE OF COMMUTATION.

No. of Instalments.	Annual Instalment.	No. of Instalments.	Annual Instalment.	No. of Instalments.	Annual Instalment.	Unpaid Instalments.	Percent-age.	Unpaid Instalments.	Percent-age.	Unpaid Instalments.	Percent-age.
1	1,000 00	11	104 93	21	62 98	1	100.000	11	86.638	21	75.607
2	507 39	12	97 54	22	60 92	2	98.544	12	85.439	22	74.614
3	343 23	13	91 29	23	59 04	3	97.116	13	84.262	23	73.639
4	261 19	14	85 96	24	57 33	4	95.715	14	83.107	24	72.682
5	211 99	15	81 33	25	55 76	5	94.342	15	81.974	25	71.742
6	179 22	16	77 29	26	54 31	6	92.995	16	80.862	26	70.820
7	155 83	17	73 74	27	52 97	7	91.674	17	79.771	27	69.914
8	138 31	18	70 59	28	51 74	8	90.378	18	78.701	28	69.025
9	124 69	19	67 78	29	50 60	9	89.108	19	77.650	29	68.152
10	113 82	20	65 26	30	49 53	10	87.861	20	76.619	30	67.295

ILLUSTRATION.—If twenty Instalments be selected, the amount of each Instalment will be \$65.26 for each \$1,000 payable in one sum at maturity, the amount payable in Instalments aggregating \$1,305.20. If five of these Instalments, amounting to \$326.30, have been paid, and the next five be commuted to one sum, their Commuted Value when the sixth Instalment falls due will be \$307.84 ($\$326.30 \times .94942$). The eleventh and subsequent Instalments would be payable as they fell due. If, when the sixth Instalment fell due, the unpaid fifteen Instalments, amounting to \$978.90, be commuted to one sum, their Commuted Value would be \$802.44 ($\$978.90 \times .81974$).

NOTE.—While any owner of the Bond (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company, except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

APPLICATION.

I Herewith warrant that I am not intemperate in the use of stimulants or narcotics.

I declare and warrant my foregoing answers, and also the answers made by me to the examiner, for the procuring of the above insurance, to be true, and I agree that they shall be the basis of my policy contract with the Company. I further agree that the policy hereby applied for shall become and be null and void if, within two years from the date thereof, I shall commit suicide while sane or insane; or within such period and without the written consent of the Company, shall reside in or travel to the Philippine Archipelago, or the Klondike Region, or reside or travel elsewhere than in the remaining portions of the United States and Canada, or in or to Europe, or be personally engaged in blasting, mining, submarine operations, or in the making of explosives, or in service on any railway train, or on a steam or sailing vessel, or in naval or army service in times of war.

This Bond will not be valid until Agent at Company's expense, has affixed and canceled U. S. revenue stamps for \$.....

CONTINUOUS INSTALMENT ENDOWMENT BOND.

No. 999,999.

AGE, 30

AGE BENEFICIARY, 30

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY.

INCORPORATED BY THE STATE OF NEW JERSEY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$42.80

This Bond Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this bond, which are hereby made a part of this contract, and of the sum of *Four Hundred and Forty-Two Dollars and Eighty cents*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *First* day of *January* in every year during the lifetime of the Insured, or until Twenty full years' Premiums shall have been paid, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured) in the amount of *Ten Thousand* dollars, payable at its office in the City of *Newark*, New Jersey, in Twenty equal annual Instalments of *\$500* to the said Insured, the first Instalment to be payable on the *first* day of *January*, *Nineteen Hundred and Twenty*. Should the said Insured live to receive the Twenty Instalments payable to him under the conditions hereof, the Company will continue to pay him annually the sum of *\$500* during the remainder of his life, and after his death will continue such annual payments to *Mary Jones*, his wife, (herein called the Beneficiary) during *her* lifetime, in case *she* survives the said Insured. If the said Insured shall die before receiving all the Twenty Instalments herein provided for, the remainder of such Twenty Instalments shall be payable as they fall due, to the said Beneficiary, *her* executors, administrators or assigns, if the said Beneficiary survives the said Insured, otherwise to the executors, administrators or assigns of the said Insured.

Should the said Insured die before *January 1, 1920*, this Bond shall be payable to the said Beneficiary, *her* executors, administrators or assigns, if *she* survives the said Insured, otherwise to the executors, administrators or assigns of the Insured, the first Instal-

ment being payable immediately on receipt of due and satisfactory proof of interest and of the death of the said Insured. Should the said Beneficiary live to receive the Instalments, payable in other case to *her* as above provided, the Company will continue to pay *her* annually the sum of \$500 during the remainder of *her* life. Any indebtedness to the Company on this Bond and the balance, if any, of the then current year's Premium will be deducted from the amounts first payable under this contract.

Provided, That in case the said Premiums shall not be paid prior or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to the agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Bond shall cease and determine, subject to the provisions of the Company's nonforfeiture system as indorsed hereon, with accompanying table.

This Bond does not take effect until the first Premium shall have been actually paid during the lifetime of the Insured; nor are agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits. Any error made in understating the age of the Insured or in overstating the age of the Beneficiary, will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

Upon return of this Bond to the Company accompanied by satisfactory evidence of the death of the said Beneficiary, the Company will reduce the future Annual Premiums to \$300.70 each.

No assignment of this Bond shall take effect until written notice thereof shall be given to the Company.

This Bond, while in force, will participate annually in the Company's distributions of surplus as ordered by the Directors until the first Twenty Instalments herein provided for shall have been paid.

This Bond, after two years, will be incontestable, except for nonpayment of Premium.

The Special Privileges printed on the third page hereof are hereby made a part of the Policy Contract.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this contract at the City of Newark, in the State of New Jersey, this *first* day of *January*, one thousand nine hundred —

EDWARD L. DOBBINS,

Secretary.

AMZI DODD,

President.

NONFORFEITURE PROVISIONS.

Within three months from default in Premium payments, provided that not less than two full years' premiums shall have been paid, the owner of this Bond shall have the following options:

1. To surrender the Bond to the Company at Newark for its Cash Surrender value.
2. To surrender the Bond as above for a Nonparticipating Paid-up Bond payable at the times the original amount insured under this Bond would be payable if it had continued in force.
3. To have the Insurance Automatically Extended from date of default in Premium payments, without participation in surplus, for the full amount of the Bond and existing Dividend Additions, if any, without notice to the Company or surrender of the Bond. If the term of the Extended Insurance shall run to the end of the Endowment period, *January 1, 1900* and if the Insured shall then be living, there shall be payable Pure Endowment Insurance as hereinafter provided.

The Cash Surrender Value, or the Paid-up or Extended and Pure Endowment Insurance herein provided for, shall be payable by the Company in Twenty equal annual Instalments, and if there be no indebtedness to the Company on this Bond, will be as shown in the accompanying Table. The extra Values of Dividend Additions, if any, will be computed and allowed on the same basis as those shown in the Table.

If there be any loan on the Bond it shall be deducted or paid off by the Company from or out of the commuted Cash Surrender Value, to be computed as if requested in conformity to the rule stated on the opposite page and under the above conditions the remainder, if any, will be paid in Cash or will be applied at Net Single Premium rates by the American Experience Mortality and interest at 3 per cent yearly to the purchase of Paid-up or Extended and Pure Endowment Insurance payable in Twenty equal annual Instalments.

The payment of the Twenty Instalments under either of the above options shall discharge the Company from all liability under this Bond.

If death shall occur within one year after the nonpayment of Premium and during the term of Extended Insurance, there shall be deducted from the amounts first payable any Premium that would have become due on this Bond if it had continued in force, and a sum equal to the amount of any indebtedness to the Company on this Bond at time of such nonpayment of Premium. If death shall occur after one year from date of nonpayment of Premium and within the period of Extended Insurance no deduction will be made from the sum insured.

Unless previously surrendered to the Company, this Bond may be reinstated at any time within three years from default in Premium payments, provided the Company is furnished with satisfactory evidence of insurability and all arrears with interest at not to exceed 6 per cent yearly shall be paid; but no such evidence of insurability will be required and no interest will be charged if the arrears shall be paid while the Insured is living and within one month from such default.

The Company at any time while the Bond is in force, will loan up to the limit secured by its Commuted Cash Surrender Value upon receipt of the Bond and a satisfactory Certificate of Loan. The rate of interest charged shall not exceed 6 per cent. The loan may be paid off at any time while the

and is in force. The Commuted Cash Surrender Value will be 76.619 per cent of the amount stated in the Table.

The following table shows the several Values of the Bond for the years stated, upon the assumption that all Premiums (less current Dividends) have been fully paid in cash, and that there is no loan on the Bond.

End of Year.	Cash Surrender Value. (Payable in Instalments.)	Extended Insurance. (Payable in Instalments.)			Paid-up Bond. (Payable in Instalments.)
		Years.	Days.	Pure Endowment.	
1st	\$ 604 00	7	46	.....	\$ 980
2d	975 00	11	186	.....	1,540
3d	1,359 10	15	203	.....	2,090
4th	1,757 10	15	.....	\$ 750	2,640
5th	2,169 30	14	.....	1,550	3,170
6th	2,596 00	13	.....	2,340	3,710
7th	3,039 40	12	.....	3,060	4,250
8th	3,498 50	11	.....	3,760	4,740
9th	3,974 50	10	.....	4,450	5,250
10th	4,468 40	9	.....	5,100	5,760
11th	4,980 80	8	.....	5,730	6,240
12th	5,512 80	7	.....	6,330	6,720
13th	6,065 50	6	.....	6,910	7,200
14th	6,640 00	5	.....	7,460	7,680
15th	7,237 70	4	.....	7,990	8,120
16th	7,860 50	3	.....	8,500	8,580
17th	8,510 10	2	.....	8,980	9,020
18th	9,189 10	1	.....	9,460	9,460
19th	10,000 00	.....	.....	10,000	10,000

SPECIAL PRIVILEGES.

Each Dividend to which this Bond may be entitled will be applied to the reduction of the cash premium, unless the Policy-holder shall prefer to apply it upon the "Addition" plan; except that Dividends accruing on and after the date when the first Instalment payable hereunder shall become due will be payable only in cash.

Under the "Addition" plan, Dividends are applied to the purchase of additional participating insurance, such insurance being purchased at the company's regular single premium rates, according to the attained age of the Insured, and payable in Twenty equal annual Instalments at the same times as the original amount insured under this Bond will be payable.

Dividends applied upon the "Addition" plan effect a corresponding increase in the Surrender and Loan Values of the Bond.

When either of the first Twenty Instalments payable under this Bond shall fall due, the Company, if requested, will pay the then present or commuted value of the remainder of such Instalments computed at 3 per cent, interest compounded annually. The commutation of a part or the whole of the Twenty Instalments will not affect the amounts payable under this Bond after the term during which such Twenty Instalments would have been payable. If so directed by the Insured, the Company will not extend to the Beneficiary the privilege of commutation as above.

This Policy will not be valid until Agent, at Company's expense, has fixed and canceled U. S. revenue stamps for \$.....

20-YEAR ENDOWMENT POLICY.

No. 911,417.

AGE, 31

THE MUTUAL BENEFIT LIFE INSURANCE CO

INCORPORATED BY THE STATE OF NEW JERSEY.

AMOUNT, \$10,000.

PREMIUM, \$498.50

This Policy Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this Policy, which are hereby made a part of this contract, and of the sum of *Four Hundred and Ninety-eight Dollars and Fifty Cents*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *first* day of *January* in every year until *Twenty* full years' premiums shall have been paid, or until the death of the Insured, should that event sooner occur, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured), in the amount of *Ten Thousand Dollars*, payable at its office in the City of Newark, New Jersey, to the said Insured on the *First* day of *January*, *Nineteen* Hundred and *Twenty*, or should he die before that time, then to his executors, administrators or assigns, upon due and satisfactory proof of interest and of the death of the said Insured, deducting therefrom all indebtedness to the Company on this Policy, together with the balance, if any, of the then current year's Premium.

Provided that in case the said Premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's Non-forfeiture System as indorsed hereon, with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid during the lifetime of the Insured, nor are Agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits. Any error made in under-

stating the age of the Insured will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, while in force, will participate annually in the Company's distributions of surplus as ordered by the directors.

This Policy, after two years, will be incontestable except for nonpayment of Premium.

The special privileges printed on the third page hereof are hereby made a part of the Policy Contract.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract at the City of Newark, in the State of New Jersey, this *first* day of *January*, one thousand nine hundred.

EDWARD L. DOBBINS,
Secretary.

AMZI DODD,
President.

NONFORFEITURE PROVISIONS.

At the end of any Policy year during the whole of which this Policy shall have been in force, or within three months from default in Premium payments, provided that not less than two full years' Premiums shall have been paid, the owner shall have the following options:

1. To surrender the Policy to the Company at Newark for its Cash Surrender Value, to be computed by deducting one per cent of the amount insured by the Policy and Dividend Additions, if any, from the entire net reserve by the American Experience Mortality and interest at three per cent yearly. Any indebtedness to the Company on this Policy will be deducted from the Cash Surrender Value as above computed.

2. To surrender the Policy as above for a Nonparticipating Paid-up Policy payable at the time this Policy would be payable if continued in force.

3. To have the Insurance Automatically Extended from date of default in Premium payments, without participation in surplus, for the full amount of the Policy and existing dividend additions, if any, without notice to the Company or surrender of the Policy.

The amount of the Paid-up Policy, or the term of the Extended Insurance, will be such as the amount of the Cash Surrender Value of this Policy, less any indebtedness to the Company thereon, will purchase at net single premium rates by the American Experience Mortality and interest at three per cent yearly. If the sum to be applied to the purchase of Extended Insurance as aforesaid shall be more than sufficient to extend the insurance to the end of the endowment term, the excess shall be applied to the purchase of Pure Endowment Insurance, payable at the end of the term if the Insured be then living.

If death shall occur within one year after the nonpayment of Premium, and during the term of Extended Insurance, there shall be deducted from the amount payable any Premium that would have become due on this Policy if it had continued in force, and a sum equal to the amount of any indebtedness to the Company on this Policy at time of such nonpayment of Premium. If death shall occur after one year from date of nonpayment of Premium and within the period of Extended Insurance no deduction will be made from the sum insured.

Unless previously surrendered to the Company, this Policy may be reinstated at any time within three years from default in Premium payments, provided the Company is furnished with satisfactory evidence of insurability and all arrears with interest thereon at not to exceed six per cent yearly.

shall be paid; but no such evidence of insurability will be required and no interest will be charged if the arrears shall be paid while the Insured is living and within one month from such default.

The Company at any time while the Policy is in force, will loan up to the limit secured by its Cash Surrender Value upon receipt of the Policy and satisfactory certificate of loan. The rate of interest charged shall not exceed six per cent. The loan may be paid off at any time while the Policy is in force.

The following table shows the several values of the Policy for the years stated, computed in accordance with the above Nonforfeiture Provision upon the assumption that all Premiums (less current dividends) have been fully paid in cash, and that there is no loan on the Policy.

At End of Year.	Cash Surrender Value. Loan Value.	Extended Insurance.			Paid-up Policy.
		Years.	Days.	Pure Endowment	
2d	\$304 08	7	46	.....	\$980
3d	975 00	11	185	.....	1,540
4th	1,355 70	15	208	.....	2,090
5th	1,757 12	15	0	8750	2,640
6th	2,169 30	14	0	1,550	3,170
7th	2,596 60	13	0	2,020	3,710
8th	3,039 40	12	0	3,060	4,230
9th	3,498 50	11	0	3,760	4,740
10th	3,974 50	10	0	4,420	5,250
11th	4,468 40	9	0	5,100	5,750
12th	4,980 80	8	0	5,790	6,240
13th	5,512 80	7	0	6,390	6,720
14th	6,065 50	6	0	6,910	7,200
15th	6,640 00	5	0	7,460	7,660
16th	7,237 70	4	0	7,990	8,120
17th	7,850 50	3	0	8,500	8,580
18th	8,480 10	2	0	8,990	9,020
19th	9,129 10	1	0	9,460	9,460
20th	10,000 00	0	0	10,000	10,000

NOTE.—While any owner of the Policy (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

SPECIAL PRIVILEGES.

The Insured, at any time while this Policy is in force and not assigned, may avail himself of the following privileges by returning the Policy to the Company at Newark with his written request for the appropriate indorsement of the Policy by the Company.

1. To have the Beneficiary changed.

2. To have the whole, or any designated fraction of the proceeds of this Policy at its maturity retained by the Company until the death of the Beneficiary, the Company in the meantime to pay the Beneficiary an Annuity equal to three per cent. of the amount so retained, the first Annuity being payable one year after the maturity of this Policy, and the last Annuity payment to be a pro rata one for the expired fraction of the year in which the Beneficiary dies. At the time any Annuity becomes payable, the Beneficiary may withdraw the amount retained by the Company, in which case the Annuity payments will cease.

3. To have the proceeds of this Policy at its maturity paid in a specified number (not exceeding thirty) of equal Annual Instalments, the first Instalment being payable immediately. The following Table of Instalment Values shows the amounts payable in Instalments, also the Commutation Values if any of the next succeeding unpaid instalments to be commuted to one sum when any Instalment falls due.

If settlement be made in accordance with either privilege No. 2 or No. 3 the stipulated payments will be increased by such Annual Dividends as may be apportioned by the Company.

The right of Withdrawal under privilege No. 2 or of Commutation under privilege No. 3 will be withheld from the Beneficiary by the Company, if the Insured shall so direct.

If the Policy be not then assigned the Insured may, while the Policy is in force, revoke his request to have settlement made in accordance with privilege No. 2 or No. 3.

Unless otherwise directed by the Insured, the Company at the maturity of this Policy will extend to the Beneficiary either privilege No. 2 or No. 3.

Each Dividend to which this Policy may be entitled will be applied to the reduction of the Cash premium, or paid in cash if the Policy be a paid-up one, unless the Policy-holder shall prefer to apply it upon either the "Addition" or "Accelerative Endowment" plan; except that Dividends accruing under privilege No. 2 or No. 3 will be payable only in cash.

Under the "Addition" plan, Dividends are applied to the purchase of additional participating insurance payable with the Policy, such insurance being purchased at the Company's regular single premium rates, according to the attained age of the Insured.

Under the "Accelerative Endowment" plan, Dividends are applied to accelerate or hasten the payment of the Policy; or in other words, to the conversion of the Policy into an Endowment payable at a specified and gradually diminishing age.

Dividends applied upon either the "Addition" or the "Accelerative Endowment" plan, effect a corresponding increase in the Surrender and Loan Values of the Policy. Where Dividends have been applied upon the "Accelerative Endowment" plan subsequent Dividends cannot be applied upon the "Addition" plan, or vice versa.

INSTALMENT VALUES.

AMOUNT PAYABLE ANNUALLY IN INSTALMENTS IN LIEU OF EACH \$1,000 PAYABLE IN ONE SUM AT MATURITY.

PERCENTAGE OF FACE VALUE OF UNPAID INSTALMENTS ALLOWABLE IN CASE OF COMMUTATION.

No. of Instalments.	Annual Instalment.	No. of Instalments.	Annual Instalment.	No. of Instalments.	Annual Instalment.	Unpaid Instalments.	Percent- age.	Unpaid Instalments.	Percent- age.	Unpaid Instalments.	Percent- age.
1	1,000 00	11	104 93	21	\$62 98	1	100.000	11	86.638	21	75.607
2	507 89	12	97 54	22	60 92	2	98.544	12	85.499	22	74.614
3	343 23	13	91 29	23	59 04	3	97.116	13	84.262	23	73.639
4	261 19	14	85 95	24	57 33	4	95.715	14	83.107	24	72.682
5	211 99	15	81 33	25	55 76	5	94.342	15	81.974	25	71.742
6	179 22	16	77 29	26	54 31	6	92.995	16	80.862	26	70.820
7	155 83	17	73 74	27	52 97	7	91.674	17	79.771	27	69.914
8	138 31	18	70 59	28	51 74	8	90.378	18	78.701	28	69.025
9	124 69	19	67 78	29	50 60	9	89.108	19	77.650	29	68.152
10	113 82	20	65 26	30	49 53	10	87.861	20	76.619	30	67.295

ILLUSTRATION.—If twenty Instalments be selected, the amount of each Instalment will be \$65.26 for each \$1,000 payable in one sum at maturity, the amount payable in Instalments aggregating \$1,305.20. If five of these Instalments, amounting to \$326.30, have been paid, and the next five be commuted to one sum, their Commuted Value when the sixth Instalment falls due will be \$307.84 ($\$326.30 \times .94342$). The eleventh and subsequent Instalments would be payable as they fell due. If, when the sixth Instalment fell due, the unpaid fifteen Instalments, amounting to \$978.90, be commuted to one sum, their Commuted Value would be \$802.44 ($\$978.90 \times .81974$).

This Bond will not be valid until Agent, at Company's expense, has a fixed and canceled U. S. revenue stamps for \$.....

20-PREMIUMS LIFE—CONTINUOUS INSTALMENT BOND

No. 964,864.

AGE INSURED, 31

AGE BENEFICIARY, 31

THE MUTUAL BENEFIT LIFE INSURANCE CO

INCORPORATED BY THE STATE OF NEW JERSEY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$303.30

This Bond Witnesseth, that THE MUTUAL BENEFIT LIFE INSURANCE COMPANY, in consideration of the statements and agreements in the application for this Bond, which are hereby made a part of this contract, and of the sum of *Three Hundred and Three Dollars and Thirty cents*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *First day of January* in every year until *Twenty* full years' premiums shall have been paid, or until the death of the Insured, should that event sooner occur, does insure the life of *John Jones*, of *Newark*, in the County of *Essex*, State of *New Jersey* (herein called the Insured), in the amount of *Ten Thousand Dollars*, for the term of life, payable at its office in the City of Newark, New Jersey, in *Twenty* equal annual instalments of *\$500* to *Mary Jones*, his wife (herein called the beneficiary), her executors, administrators or assigns, if she survives the said Insured, otherwise to the executors, administrators or assigns of the Insured, the first instalment being payable immediately on receipt of due and satisfactory proof of interest and of the death of the said Insured, any indebtedness to the Company on this Bond and the balance, if any, of the then current year's premium being deducted from the amounts first payable under this contract. Should the said beneficiary live to receive the *Twenty* Instalments of *\$500* each, payable to her as above provided, the Company will continue to pay her annually the sum of *\$500* during the remainder of her life.

Provided, that in case the said premiums shall not be paid on

or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Bond shall cease and determine, subject to the provisions of the Company's non-forfeiture system as indorsed hereon, with accompanying table.

This Bond does not take effect until the first premium shall have been actually paid during the lifetime of the Insured; nor are agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits. Any error made in understating the age of the Insured or in overstating the age of the beneficiary, will be adjusted by paying such amount as the premiums paid would purchase at the table rate.

Upon return of this Bond to the Company accompanied by satisfactory evidence of the death of the said beneficiary, the Company will reduce the future *annual* premiums to \$277.50 each.

No assignment of this Bond shall take effect until written notice thereof shall be given to the Company.

This Bond, while in force, will participate annually in the Company's distributions of surplus as ordered by the directors until the first twenty instalments herein provided for shall have been paid.

This Bond, after two years, will be incontestable, except for nonpayment of premium.

The special privileges printed on the third page hereof are hereby made a part of the Policy contract.

In Witness Whereof, the said THE MUTUAL BENEFIT LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this Contract at the City of Newark, in the State of New Jersey, this *first* day of *January*, one thousand nine hundred.

EDWARD L. DOBBINS,
Secretary.

AMZI DODD,
President.

NONFORFEITURE PROVISIONS:

At the end of any Policy year during the whole of which this Bond shall have been in force and before any part of same shall have become due and payable, or within three months from default in premium payments provided that not less than two full years' premiums shall have been paid the owner shall have the following options:

1. To surrender the Bond to the Company at Newark for its cash surrender value.

2. To surrender the Bond as above for a Nonparticipating Paid-up Bond payable at the times the original amount Insured under this Bond would be payable if it had continued in force.

3. To have the Insurance Automatically Extended from date of default in premium payments, without participation in surplus, for the full amount of the Bond and existing Dividend Additions, if any, without notice to the Company or surrender of the Bond.

The Cash Surrender Value, or the Paid-up or Extended Insurance herein provided for, shall be payable by the Company in twenty equal annual instalments, and if there be no indebtedness to the Company on this Bond, will be as shown in the accompanying Table. Values for periods not shown in the Table, and the extra values of Dividend Additions, if any, will be computed and allowed on the same basis as those shown in the Table.

If there be any loan on the Bond it shall be deducted or paid off by the Company from or out of the commuted Cash Surrender Value, to be computed as if requested in conformity to the rule stated on the opposite page, and under the above conditions the remainder, if any, will be paid in Cash or will be applied at Net Single Premium rates by the American Experience Mortality and interest at three per cent yearly to the purchase of Paid-up or extended Insurance payable in Twenty equal annual instalments.

The payment of the Twenty instalments under either of the above options shall discharge the Company from all liability under this Bond.

If death shall occur within one year after the nonpayment of Premium and during the term of Extended Insurance, there shall be deducted from the amounts first payable any Premium that would have become due on this Bond if it had continued in force, and a sum equal to the amount of any indebtedness to the Company on this Bond at time of such nonpayment of premium. If death shall occur after one year from date of nonpayment of premium and within the period of Extended Insurance no deduction will be made from the sum Insured.

Unless previously surrendered to the Company, this Bond may be reinstated at any time within three years from default in premium payments, provided the Company is furnished with satisfactory evidence of insurability and all arrears with interest at not to exceed six per cent yearly shall be paid; but no such evidence of insurability will be required and no interest will be charged if the arrears shall be paid while the Insured is living and within one month from such default.

The Company at any time while the Bond is in force, will loan up to the limit secured by its Commuted Cash Surrender Value upon receipt of the Bond and a satisfactory Certificate of Loan. The rate of interest charged shall not exceed six per cent. The loan may be paid off at any time while the Bond is in force. The Commuted Cash Surrender Value will be 76.619 per cent of the amount stated in the Table.

THE FOLLOWING TABLE

Shows the several values of the Bond for the years stated, upon the assumption that all Premiums (less current Dividends) have been fully paid cash, and that there is no loan on the Bond.

At End of Year.	Cash Surrender Value. (Payable in Instalments.)	Extended Insurance. (Payable in Instalments.)		Paid-up Bond. (Payable in Instalments.)
		Years.	Days.	
2d	\$347 20	8	360	\$300
3d	582 00	6	265	1,310
4th	824 60	9	144	1,880
5th	1,075 20	11	840	2,340
6th	1,334 00	14	73	2,850
7th	1,601 40	16	61	3,360
8th	1,877 70	17	311	3,860
9th	2,168 10	19	106	4,370
10th	2,457 80	20	193	4,870
11th	2,762 40	21	220	5,370
12th	3,076 80	22	203	5,870
13th	3,401 60	23	155	6,370
14th	3,737 00	24	90	6,870
15th	4,083 30	25	26	7,360
16th	4,441 10	26	349	7,860
17th	4,810 70	26	353	8,340
18th	5,193 10	28	80	8,840
19th	5,588 90	29	345	9,330
20th	5,999 20	Paid-up.		10,000
25th	6,567 20			

NOTE.—While any owner of the Bond (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company, except for the purpose of paying current Premiums; and before the Cash Surrender Value can be paid, the interest of such minor must be released by a duly appointed legal guardian.

SPECIAL PRIVILEGES.

Each Dividend to which this Bond may be entitled will be applied to the reduction of the cash premium, or paid in cash if the Bond be a paid-up one, unless the Policy-holder shall prefer to apply it upon the "Addition" plan; except that Dividends accruing on and after the date when the first Instalment payable hereunder shall become due will be payable only in cash.

Under the "Addition" plan, Dividends are applied to the purchase of additional participating insurance, such insurance being purchased at the Company's regular single premium rates, according to the attained age of the Insured, and payable in Twenty equal annual Instalments at the same times as the original amount insured under this Bond will be payable.

Dividends applied upon the "Addition" plan effect a corresponding increase in the Surrender and Loan Values of the Bond.

When either of the first Twenty Instalments payable under this Bond shall fall due, the Company, if requested, will pay the then present or commuted value of the remainder of such instalments computed at three per cent interest compounded annually. The commutation of a part or the whole of the Twenty Instalments will not affect the amounts payable under this Bond after the term during which such Twenty Instalments would have been payable. If so directed by the Insured, the Company will not extend to the Beneficiary the privilege of commutation as above.

SUPPLEMENTAL AGREEMENT.—Form C.
CONTINUOUS INSTALMENTS.

THE MUTUAL BENEFIT LIFE INSURANCE CO.
NEWARK, N. J.

POLICY NO. LIFE OF

It is understood and agreed, that, unless otherwise directed by the Insured in writing, the Company, on the maturity of this Policy, will, if requested, pay either Ten, Fifteen, Twenty, Twenty-five or Thirty Equal Annual Instalments (as may be specified by the Beneficiary) of an amount shown by the table printed on the back hereof, corresponding to the age of the Beneficiary at the time the Policy becomes a claim, the first Instalment being payable immediately. Such Instalments will be increased by such Annual Dividends as may be apportioned by the Company. If the Beneficiary shall live to receive the full number of Instalments as above, the Company will continue to pay annually a like sum, but without participation in surplus, during the after-lifetime of the Beneficiary. The death of the Beneficiary after the full number of Instalments as above shall have been paid shall terminate the liability of the Company. If the Beneficiary shall die before receiving the full number of such instalments as above determined, the remainder thereof shall be payable as they fall due, to the executors, administrators or assigns of the Beneficiary, and in this case the payment in all of either the Ten, Fifteen, Twenty, Twenty-five or Thirty Instalments, as shall have been specified, shall discharge the Company from all liability under this Agreement.

When either of the specified Ten, Fifteen, Twenty, Twenty-five or Thirty Instalments, payable under this Agreement shall fall due, the Company, if requested, will pay the then present or commuted value of the remainder of such Instalments computed at 3 per cent interest compounded annually. The commutation of a part or the whole of such Instalments will not affect the amounts payable under this Agreement after the term during which such Instalments would have been payable.

.....
Secretary.

.....
President.

If such an Agreement should be attached to an Endowment Policy and if at the maturity of the Policy as an Endowment the Insured is 60 years old; he may avail himself of either mode of settlement stipulated in the Policy, or he may receive under the Supplemental Agreement Continuous Annual Instalments of \$30.30 for each \$1,000 payable in one sum. If he shall die before Twenty of these Instalments shall have been paid, the remainder of the Twenty Instalments shall be payable to his estate. The first Twenty Instalments will be increased by such Annual Dividends as may be apportioned. Instead of Twenty Instalments being certainly payable, either Ten, Fifteen, Twenty-five or Thirty may be selected. If Thirty, the amount of the Annual Instalment would be \$45.90. In either case the Instalments certainly payable would be increased by such dividends as might be apportioned. If either an Endowment or a Life Policy shall become a claim by the death of the Insured, settlement will be made under either mode provided in the Policy, or the Beneficiary may receive Continuous Instalments as provided in the Supplemental Agreement as above explained.

AMZI DODD, President.

(TABLE INDORSED ON AGREEMENT.)

AMOUNTS PAYABLE ANNUALLY IN INSTALMENTS IN LIEU OF EACH \$1,000
PAYABLE IN ONE SUM AT MATURITY.

Age.	Annual Instalment for 10 Years and during After- Lifetime of Beneficiary.	Annual Instalment for 15 Years and during After- Lifetime of Beneficiary.	Annual Instalment for 20 Years and during After- Lifetime of Beneficiary.	Annual Instalment for 25 Years and during After- Lifetime of Beneficiary.	Annual Instalment for 30 Years and during After- Lifetime of Beneficiary.	Age.	Annual Instalment for 10 Years and during After- Lifetime of Beneficiary.	Annual Instalment for 15 Years and during After- Lifetime of Beneficiary.	Annual Instalment for 20 Years and during After- Lifetime of Beneficiary.	Annual Instalment for 25 Years and during After- Lifetime of Beneficiary.	Annual Instalment for 30 Years and during After- Lifetime of Beneficiary.
10	\$42 06	\$41 24	\$40 36	\$39 48	\$38 62	50	\$60 42	\$57 66	\$54 51	\$51 10	\$47 65
11	42 27	41 43	40 54	39 64	38 75	51	61 50	58 54	55 14	51 47	47 84
12	42 48	41 63	40 72	39 81	38 90	52	62 63	59 44	55 76	51 84	48 02
13	42 71	41 84	40 91	39 97	39 05	53	63 82	60 36	56 38	52 19	48 19
14	42 95	42 05	41 10	40 14	39 20	54	65 07	61 31	56 99	52 52	48 35
15	43 19	42 28	41 31	40 32	39 36	55	66 37	62 28	57 60	52 83	48 49
16	43 44	42 51	41 51	40 50	39 53	56	67 75	63 26	58 18	53 11	48 61
17	43 70	42 74	41 72	40 70	39 70	57	69 18	64 25	58 75	53 39	48 71
18	43 94	42 97	41 93	40 88	39 86	58	70 67	65 24	59 29	53 65	48 79
19	44 19	43 20	42 14	41 07	40 04	59	72 20	66 22	59 81	53 88	48 85
20	44 44	43 43	42 35	41 27	40 21	60	73 79	67 21	60 30	54 08	48 89
21	44 71	43 68	42 58	41 48	40 39	61	75 41	68 17	60 76	54 25	Ages
22	44 99	43 94	42 81	41 68	40 58	62	77 07	69 10	61 20	54 44	61 and
23	45 28	44 20	43 05	41 89	40 78	63	78 75	70 00	61 60	54 60	over
24	45 59	44 48	43 30	42 12	40 98	64	80 44	70 87	61 97	54 74	same
25	45 89	44 76	43 56	42 35	41 19	65	82 11	71 68	62 32	54 86	as 60.
26	46 23	45 08	43 83	42 61	41 41	66	83 78	72 46	62 65	Ages	.....
27	46 56	45 37	44 11	42 86	41 63	67	85 39	73 19	62 97	66 and	.....
28	46 92	45 69	44 40	43 12	41 87	68	86 96	73 88	63 28	over	.....
29	47 28	46 03	44 70	43 38	42 10	69	88 50	74 52	63 58	same	.....
30	47 65	46 36	45 02	43 67	42 35	70	89 96	75 11	63 87	as 65.	.....
31	48 04	46 73	45 34	43 96	42 60	71	91 36	75 65	Ages	.....	.....
32	48 45	47 10	45 68	44 27	42 85	72	92 69	76 14	71 and	.....	.....
33	48 87	47 48	46 03	44 56	43 12	73	93 96	76 57	over	.....	.....
34	49 29	47 88	46 39	44 88	43 38	74	95 17	76 94	same	.....	.....
35	49 75	48 30	46 77	45 21	43 66	75	96 30	77 24	as 70.	.....	.....
36	50 22	48 73	47 16	45 56	43 93	76	97 35	Ages	.....	.....	.....
37	50 70	49 18	47 56	45 89	44 21	77	98 32	76 and	.....	.....	.....
38	51 23	49 66	47 99	46 27	44 50	78	99 22	over	.....	.....	.....
39	51 78	50 16	48 43	46 64	44 79	79	100 05	same	.....	.....	.....
40	52 36	50 69	48 90	47 01	45 08	80	100 82	as 75.	.....	.....	.....
41	52 98	51 25	49 38	47 42	45 37	.....	Ages	.....	.....	.....	.....
42	53 62	51 83	49 88	47 82	45 65	.....	81 and	.....	.....	.....	.....
43	54 32	52 45	50 40	48 22	45 93	.....	over	.....	.....	.....	.....
44	55 04	53 10	50 94	48 64	46 21	.....	same	.....	.....	.....	.....
45	55 83	53 78	51 50	49 04	46 47	.....	as 80.	.....	.....	.....	.....
46	56 64	54 49	52 08	49 46	46 73	.....	.....	.....	.....	.....	.....
47	57 50	55 23	52 67	49 88	46 98	.....	.....	.....	.....	.....	.....
48	58 42	56 01	53 27	50 30	47 22	.....	.....	.....	.....	.....	.....
49	59 39	56 82	53 89	50 68	47 44	.....	.....	.....	.....	.....	.....

20-PAYMENT LIFE POLICY.

No.

Age, 30.

THE MUTUAL LIFE INSURANCE COMPANY
OF KENTUCKY,
LOUISVILLE.

AMOUNT, \$10,000.

PREMIUM, \$310.30.

Hereby Agrees and promises to pay the sum of *Ten Thousand Dollars* at its Home Office in the City of Louisville, Ky. (less balance of the current year's premium and any indebtedness on account of the policy), upon completion and proof of the death of *Tal P. Shaffner*, of *Louisville*, in the State of *Kentucky*, whose life is insured for the term of one year from the date hereof. Subject to the above provision the sum insured is payable to *his estate*.

This policy is issued in consideration of the application therefor, which is hereby referred to and made a part of this contract, and of the payment at its Home Office in the City of Louisville, Ky., or to its authorized agent, of the *Annual* premium of *Three Hundred and Ten and 18/100* Dollars, on or before the *1st* day of *May*. At the expiration of the year for which insurance is hereunder provided, this policy will be converted into a contract of insurance for life by payment to the Company of the sum of *Three Hundred and Ten and 18/100* Dollars, on or before the *1st* day of *May*, in each year until 10 full annual premiums shall have been paid on the converted policy, unless the death of the Insured shall sooner occur, and the sum hereby insured shall be due and payable to the legal beneficiary herein, whenever satisfactory proof of the death of the Insured is received by the Company, subject to the following conditions:

This policy shall not take effect or become binding on the Company until delivered and the first premium hereon paid during the lifetime and good health of the Insured.

This policy being converted into a life policy, the following table gives the amount of paid-up insurance, cash value (or extension, if applied for), after two or more full annual premiums have

been paid in cash on the converted policy, there being no existing indebtedness.

Years.	Paid-up Policy.	Guaranteed Cash Value.	Extension, if Applied for.		Years.	Paid-up Policy.	Guaranteed Cash Value.	Extension, if Applied for.	
			Years	Mos.				Years	Mos.
3	\$1,080	\$410	4	8	11	\$5,740	\$2,440	21	0
4	1,560	580	6	7	12	6,270	2,770	22	1
5	2,070	770	9	0	13	6,800	3,120	23	0
6	2,590	950	11	1	14	7,330	3,470	24	10
7	3,120	1,150	13	2	15	7,860	3,790	25	7
8	3,640	1,370	15	1	16	8,390	4,120	26	4
9	4,160	1,600	16	10	17	8,920	4,460	27	0
10	4,690	1,850	18	5	18	9,460	4,810	28	9
	5,220	2,190	19	10	19	10,000	4,980	Paid-up.	

Loan value 90 per cent of cash value, when said 90 per cent exceeds \$50.

If any premium or part of premium on this policy, or any note given therefor, shall not be paid in full on or before the days on which they become due at the office of the Company in the City of Louisville, Ky., or to an agent, producing the receipt of the Company, signed by the President or Secretary, the policy shall then become void, except as specified in the above table. This policy shall share in the distribution of surplus funds as apportioned by the Company at the end of such periods as shall be elected in the application for this policy.

It is agreed that on the maturity of this policy for \$10,000 and not otherwise, instead of the payment in one sum, the Insured on written notice to the Company at any time while this policy is in force, shall have the right to require the payment of the said sum in twenty (20) annual instalments of \$500 each, the first instalment being payable upon satisfactory proof of death, and subsequent instalments annually thereafter, and in addition to these amounts, a further sum of \$5,000 twenty years after the death of the Insured in full satisfaction of this policy.

The above option not having been exercised by the Insured, the beneficiary, on the maturity of this policy, shall have the right to receive the amount in one sum, or by instalments in the manner provided above, but when any instalment is due, on written request to the Company, the remaining amounts will be paid in one sum, discounted at the rate of interest fixed by the State of Kentucky as the standard of reserve computation at the date the policy was issued.

Should the beneficiary die before receiving all the amount payable hereunder, the remaining amounts shall be discounted as above and paid in one sum to the executor or administrator of such beneficiary.

Should, however, no beneficiary be nominated by the Insured or should there be any indebtedness to this Company under the policy in excess of one annual instalment, the amount due hereunder shall be paid in one sum.

No person, except the President or Secretary, is authorized to make, alter or discharge contracts or waive forfeitures.

No suit shall be brought or maintained against the Company on any claim under this policy unless commenced within one year from the time when the right of action accrues, and within one year from the death of the Insured.

This policy is issued and accepted upon express condition that the said *Tal P. Shaffner* may, with consent of the Company, at any time assign it, or before assignment, change the beneficiaries therein. If any claim be made under an assignment, proof of interest to the extent of the claim may be required.

This policy is incontestable, except for nonpayment of premium.

In Witness Whereof, THE MUTUAL LIFE INSURANCE COMPANY OF KENTUCKY has caused this policy to be signed by the President and Secretary at its office in the City of Louisville, Ky., on the 1st of May, 1900.

DAVID MERIWETHER,

Secretary.

GEORGE W. MORRIS,

President.

APPLICATION.

I hereby warrant that I am not intemperate in the use of stimulants or narcotics. I agree that the answers given herewith to the questions of the Agent and Examiner, which I declare and warrant to be true, shall be the basis of my contract with the Company.

20 PREMIUMS LIFE 20 YEARS DISTRIBUTION POLICY.

No. 1.

AGE, 85 YEARS.

THE MUTUAL LIFE INSURANCE COMPANY
OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$368.70.

In Consideration of the application for this Policy, which is hereby made a part of this Contract, promises to pay at its head office in the City of New York unto *John Doe*, of *New York*, in the county of *New York*, State of *New York*, his executors, administrators or assigns, *Ten Thousand* Dollars, upon acceptance of satisfactory proofs at its head office of the death of *John Doe* during the continuance of this Policy, upon the following conditions, and subject to the provisions, requirements and benefits stated on the back of this Policy, which are hereby referred to and made part hereof:

The annual premium of *Three Hundred and Sixty-eight* Dollars and *Seventy* Cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company at its Head Office in the City of New York, on the *First* day of *January* in every year during the continuance of this Contract, until premiums for *Twenty* full years have been duly paid.

The receipt of the first payment of premium hereon is acknowledged.

In Witness Whereof, the said THE MUTUAL LIFE INSURANCE COMPANY of New York has caused this Policy to be signed by its President and Secretary, at its office in the City of New York, the *First* day of *January*, A. D. one thousand eight hundred and ninety-nine.

W. J. EASTON,

Secretary.

RICHARD A. MCCURDY,

President.

The internal revenue stamp hereto affixed should be cancelled at the time of payment of the first premium.

PROVISIONS, REQUIREMENTS AND BENEFITS.

PREMIUMS.—Each premium is due and payable at the head office of the company in the city of New York, but will be accepted elsewhere when duly paid in exchange for the company's receipt, signed by the president or secretary. That part of the year's premium, if any, not due and unpaid at maturity of this policy shall be deducted from the amount of the claim.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one year, thirty days of grace will be allowed in payment of premiums with interest for the time taken at the rate of 5 per cent per annum, during which time this policy shall remain in force for the full amount.

AUTOMATIC PAID-UP INSURANCE.—After three full years' premiums have been paid, this policy, upon the nonpayment of any subsequent premium, will become a nonparticipating policy for paid-up insurance for the amount stated in the table below for the end of the last year for which complete annual premiums have been paid; provided there be no unpaid loan hereon.

EXTENDED INSURANCE.—After three full years' premiums have been paid, upon the nonpayment of any subsequent premium, within the thirty days of grace, or on satisfactory medical examination within twelve months from the due date of premium, if this policy be surrendered, the company will issue in lieu thereof a nonparticipating policy for paid-up insurance for the full amount, to cease after the number of years and months stated in the table below for the end of the last year for which complete annual premiums have been paid; provided there be no unpaid loan hereon.

CASH SURRENDER VALUE.—After three full years' premiums have been paid, upon the nonpayment of any subsequent premium on the date called for in the policy and within sixty days thereafter, or at any time after all premiums required have been paid, this policy may be surrendered and the company will pay therefor, within sixty days from the date of such surrender, the amount stated in the table below for the end of the last completed policy year, deducting any unpaid loan hereon.

LOANS.—After this policy shall have been in force three full years, the company, within sixty days after written application, and upon the assignment of this policy as security, will, in conformity with its rules then in force, loan amounts as stated in the table below for the end of the last expired policy year, with interest in advance at the rate of 5 per cent per annum; provided, (1) That the total sum loaned shall not exceed the amount set opposite the expired year; (2) that premiums be fully paid to the end of the policy year in which the loan falls due; (3) that in any settlement of this policy all outstanding indebtedness must be paid.

SURPLUS.—The first distributive share of surplus shall be apportioned to this policy if in force at the expiration of twenty years from date. Subsequent distributions shall be made annually during the continuance of this policy and the share of this policy shall be paid in cash.

OPTIONS.—At the end of twenty years the surplus apportioned can be

First. Drawn in cash, this policy continuing as a paid-up participating policy for the full amount; or

Second. Applied to the purchase of an annuity on the life of the Insured, or on the life of any other person nominated by the legal holder hereof, this policy continuing as a paid-up participating policy for the full amount; or

Third. Applied to purchase additional paid-up insurance on satisfactory medical examination, and the combined amounts be continued as paid-up participating insurance. If two years' previous notice of the selection of this option shall have been given to the company, the surplus shall be so applied without examination; or

Fourth. Be added to the surrender value and the total sum be drawn in cash; or

Fifth. Applied together with the cash surrender value to the purchase of an annuity on the life of the Insured or on the life of any other person nominated by the legal holder hereof.

RESIDENCE, TRAVEL AND OCCUPATION.—This policy is free from restrictions as to residence, travel and occupation, after two years from date, except military or naval service in time of war, for which permission must be obtained, at the company's regular rates.

ADMISSION OF AGE.—The company will admit the age of the Insured upon satisfactory proof; failing such proof, if the age shall have been understated, the amount of insurance or other benefit will be equitably adjusted.

INCONTTESTABILITY.—After two years from date of issue, this policy shall be incontestable if the premiums have been duly paid.

NOTICE.—No person, except an executive officer of the company or its secretary at its head office in New York, has power on behalf of the company to make, modify or alter this contract, to extend the time for paying a premium, to bind the company by making any promise or by accepting any representation or information not contained in the application for this contract. Any interlineations, additions or erasures must be attested by the signature of one of the above named officers. Proof of death will be required on the forms prescribed by the company, which will be furnished on request.

ASSIGNMENTS.—The company declines to notice any assignment of this policy until the original assignment, or a duplicate or certified copy thereof, shall

be filed in the company's head office. The company will not assume any responsibility for the validity of an assignment.

For End of Year.	Automatic Paid-up Insurance.	Extended Insurance from Date of Non-payment of Premium.		Cash Surrender Value.	Loans.
		Years.	Months.		
3d	\$1,500	5	7	\$440	\$680
4th	2,000	7	6	680	980
5th	2,500	9	3	980	1,280
6th	3,000	10	11	1,280	1,570
7th	3,500	12	6	1,570	1,890
8th	4,000	13	10	1,890	2,210
9th	4,500	15	2	2,210	2,560
10th	5,000	16	4	2,560	2,880
11th	5,500	17	5	2,880	3,200
12th	6,000	18	5	3,200	3,540
13th	6,500	19	4	3,540	3,890
14th	7,000	20	3	3,890	4,250
15th	7,500	21	1	4,250	4,630
16th	8,000	22	0	4,630	5,030
17th	8,500	22	11	5,030	5,430
18th	9,000	24	0	5,430	5,860
19th	9,500	25	3	5,860	6,310
20th	10,000	Paid	up	6,310	6,310
21st	10,000			6,310	6,310
22d	10,000			6,310	6,310
23d	10,000			6,310	6,310
24th	10,000			6,410	6,410
25th	10,000			6,520	6,520
26th	10,000			6,620	6,620
27th	10,000			6,720	6,720
28th	10,000			6,820	6,820
29th	10,000			6,920	6,920
30th	10,000			7,020	7,020

APPLICATION.

THIS APPLICATION MADE TO THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK is the basis and a part of a proposed contract for insurance, subject to the charter of the company and the laws of the State of New York. I hereby agree that all the following statements and answers, and all those that I make to the company's medical examiner, in continuation of this application, are by me warranted to be true, and are offered to the company as a consideration of the contract, which I hereby agree to accept, and which shall not take effect until the first premium shall have been paid, during my continuance in good health, and the Policy shall have been signed by the Secretary of the Company and issued. I further agree that in any distribution of surplus, the principles and methods which may then be in use by the Company for such distribution and its determination of the amount apportioned to such Policy shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest in the contract.

I Hereby Warrant and Agree that during the next two years following the date of issue of the Contract of Insurance for which application is hereby made, I will not travel or reside in any part of the Torrid Zone or north of the parallel of 60° north latitude, and will not engage in any of the following extra hazard-

ous occupations or employments? Retailing intoxicating liquors, handling electric wires and dynamos, blasting, mining, submarine labor, aeronautical ascensions, the manufacture of highly explosive substances, service upon any railroad train or track, or in switching or in coupling cars, or on any steam or other vessel unless written permission is expressly granted by the company.

I Further Warrant and Agree that I will not engage in any military or naval service in time of war, during the continuance of the said contract, without first obtaining written permission from the Company.

I also warrant and agree that I will not die by my own act, whether sane or insane, during the period of one year next following said date of issue.

I have paid \$—— to the subscribing Soliciting Agent, who has furnished me with a binding receipt therefor, signed by the Secretary of the Company, making the insurance in force from this date, provided this application shall be approved, and the Policy duly signed by the Secretary, at the Head Office of the Company and issued.

JOINT INCOME—INSTALMENT ENDOWMENT
POLICY.

No. 999,999.

AGES 35 INSURED, 35 BENEFICIARY.

THE MUTUAL LIFE INSURANCE COMPANY,
OF NEW YORK.

AMOUNT \$10,000.00.

ANNUAL PREMIUM FOR 30 YEARS, \$292.40.

In Consideration of the application for this Policy, which is hereby made a part of this contract, promises to pay *Ten Thousand* Dollars, in equal annual instalments, without interest, provided that *Henry Clay*, hereinafter known as the Insured, of *Chicago*, in the County of *Cook*, State of *Illinois*, shall be living on the *ninth* day of *September*, 1930, or in case of the previous death of said Insured, upon acceptance at the Head Office of the Company in the City of New York of satisfactory proofs of such death, such payments shall be made in accordance with the terms of the Annuity Contract to be issued in lieu hereof as hereinafter provided.

The Beneficiary under this Policy is *Sarah Clay*, wife of the insured.

This Policy is subject to the provisions, requirements and benefits endorsed hereon, and attached hereto, which are hereby referred to and made part hereof, and is issued upon the condition that the annual premium of *Two Hundred and Ninety-two* Dollars and *forty* Cents shall be paid in advance on the delivery of this Policy, and thereafter to the Company, at its head office in the City of New York, on the *ninth* day of *September*, in every year during the continuance of this Policy.

The receipt of the first payment of premium hereon is acknowledged.

In Witness Whereof, the said THE MUTUAL LIFE INSURANCE COMPANY, OF NEW YORK has caused this Policy to be signed by its President and Secretary, at its office in the City of New York, the *ninth* day of *September*, A. D. one thousand nine hundred.

W. J. EASTON,

Secretary.

RICHARD A. MCCURDY,

President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

ANNUITY CONTRACT.—Upon surrender of this policy on or after the first date mentioned herein, or upon surrender after acceptance by the Company of satisfactory proofs of the prior death of the insured, the Company will issue a non-participating annuity contract, the single premium for which shall be entered on the Company's books as settlement of an endowment or death claim under this policy, as the case may be. The said annuity contract shall provide as follows:

a. If the insured or beneficiary be living at the date of said annuity contract the Company will pay to the insured, or if not then living, to the beneficiary, on such date, a first instalment equal to five per cent of the amount of this policy, and thereafter on each anniversary of said date as instalment of like amount, without interest, until twenty such instalments shall have been paid, and furthermore the Company will continue the payment of such annuity in like instalments throughout the remaining life-time of said insured or beneficiary, terminating with the last annual payment preceding the death of the last survivor.

Should the last survivor die during the continuance of said annuity contract and before the completed payment of said twenty annual instalments, the Company will pay the remainder thereof, as they become due to the executors or administrators of *Henry Clay*.

b. If neither the insured nor the beneficiary be living at the date of said annuity contract, the Company will pay twenty instalments only, as above described, to the executors or administrators of the insured.

PREMIUMS.—Each premium is due and payable at the Head Office of the Company in the City of New York, but will be accepted elsewhere when duly paid in exchange for the Company's receipt signed by the President or Secretary. That part of the year's premium, if any, not due and unpaid at the death of the insured shall be deducted from the amount of the first instalments payable.

On acceptance of satisfactory proofs of the death of the beneficiary during the lifetime of the insured and the return of this policy for proper endorsement, the Company will reduce the future annual premiums hereon, to \$273.30 each.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one year, thirty days of grace will be allowed in payment of premiums, with interest for the time taken at the rate of five per cent per annum, during which time this policy shall remain in force for the full amount.

AUTOMATIC PAID-UP INSURANCE.—After three full year's premiums shall have been paid, upon the non-payment of any subsequent premium, this policy will become a non-participating paid-up policy for the reduced amount provided for in the Table of Guarantees attached hereto; such amount to be paid in instalments as hereinbefore provided; on the further condition that there be no unpaid loan hereon. Said table shall contain the guarantees applicable to this policy for the end of the last year for which complete annual premiums have been paid, according to the figures for such guarantees as prepared by the Company for the plan and age of insured under this policy.

CASH SURRENDER VALUE.—After three full years' premiums have been paid, upon the non-payment of any subsequent premium on the date

called for in the policy and within sixty days thereafter, this policy may be surrendered and the Company will pay therefor, within sixty days from the date of such surrender, the amount as provided in the table attached hereto; after deducting any unpaid loan hereon. Said table shall contain the guarantees applicable to this policy for the end of the last completed policy year, according to the figures for such guarantees as prepared by the Company for the plan and age of insured under this policy.

LOANS.—After this policy shall have been in force three full years, the Company, within sixty days after written application, and upon the assignment of this policy as security, will in conformity with its rules then in force, loan amounts within the limits of the cash surrender value, with interest in advance at the rate of five per cent per annum, provided: (1) that premiums be fully paid to the end of the policy year in which the loan falls due; (2) that in any settlement of this policy all outstanding indebtedness hereon shall be paid.

SURPLUS.—The first distributive share of surplus shall be apportioned to this policy, if in force, at the expiration of 20 years from date, and may be drawn in cash or be applied to purchase an annuity. Subsequent distributions shall be made annually while this policy remains in force by due payment of premiums.

RESIDENCE, TRAVEL AND OCCUPATION.—This policy is free from restrictions as to residence, travel and occupation, after two years from date, except military or naval service in time of war, for which permission must be obtained at the Company's regular rates.

ADMISSION OF AGE.—If the age of either the insured or beneficiary as stated in the application shall be hereafter found to be incorrect, thereby causing an insufficient premium to be charged hereon, the amount of insurance or other benefit will be equitably adjusted.

INCONTESTABILITY.—After two years from date of issue, this policy shall be incontestable if the premiums have been duly paid.

NOTICE.—No person, except an Executive Officer of the Company or its Secretary at its Head Office in New York, has power on behalf of the Company to make, modify or alter this contract, to extend the time for paying a premium, to bind the Company by making any promise or by accepting any representation or information not contained in the application for this contract. Any interlineations, additions or erasures must be attested by the signature of one of the above named officers. Proofs of death will be required on the forms prescribed by the Company which will be furnished on request.

ASSIGNMENTS.—The Company declines to notice any assignment of this policy until the original assignment, or a duplicate or certified copy thereof shall be filed in the Company's Head Office. The Company will not assume any responsibility for the validity of an assignment. No assignment or hypothecation of this policy, or of any part thereof or interest therein, or of any instalment accruing thereon, made by the beneficiary without the written concurrence of the insured shall be valid, and if assigned without such concurrence no payment shall be made by the Company during the

lifetime of the beneficiary, and after the death of the insured, except to the beneficiary within named, personally, or upon his or her order for each payment as the same may become due.

W. J. EASTON, *Secretary*.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,

RICHARD A. MCCURDY, PRESIDENT.

TABLE OF GUARANTEES.

Age of Insured, 35. \$1,000. Joint Income Instalment Endowment.

For End of Year.	Automatic Paid-up In- surance to be Settled in Instalments.	Cash Surrender Value.	For End of Year.	Automatic Paid-up In- surance to be Settled in Instalments.	Cash Surrender Value.
3d.....	\$100.00	325	17th.....	\$566.66	\$287
4th.....	133.33	40	18th.....	599.99	318
5th.....	166.67	55	19th.....	633.33	341
6th.....	200.00	69	20th.....	666.66	370
7th.....	233.33	85	21st.....	699.99	396
8th.....	266.66	101	22d.....	733.33	423
9th.....	300.00	119	23d.....	766.66	452
10th.....	333.33	136	24th.....	799.99	482
11th.....	366.66	155	25th.....	833.33	513
12th.....	400.00	174	26th.....	866.66	546
13th.....	433.33	194	27th.....	899.99	581
14th.....	466.66	216	28th.....	933.32	618
15th.....	500.00	238	29th.....	966.66	657
16th.....	533.33	262	30th.....	.....	.....

NOTE.—The amounts of Paid-up Insurance and Cash Values stated above, are on the basis of \$1,000 of insurance and apply *pro rata* to the amount insured by this policy.

W. J. EASTON,
Secretary.

5 PER CENT TWENTY-YEAR GOLD BOND POLICY.

No 99,999.

AGE, 35 YEARS.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

AMOUNT, \$10,000.

ANNUAL DEPOSITS FOR LIFE, \$363.80.

Promises to Deliver to *Jane Doe, Wife of John Doe*, the Insured, of *Chicago*, in the County of *Cook*, State of *Illinois*, her executors, administrators or assigns, *Ten* Bonds, each of the denomination of One Thousand Dollars, to be issued by this Company, and payable twenty years from the first day of January or July next ensuing the date thereof, in gold coin of the United States of America of the present standard of weight and fineness, with interest thereon at the rate of 5 per centum per annum payable in like gold coin semi-annually on the first days of January and July.

The delivery of the bonds shall be conditional upon the surrender of this contract after it shall have been maintained in full force and effect until its termination, and the acceptance of satisfactory proofs of the death of the said *John Doe*, of *Chicago*, in the County of *Cook*, State of *Illinois*, the person subscribing to the proposal for this contract and known herein as the Insured, which proposal is of the essence of this mutual obligation.

This contract is subject to the mutual agreements endorsed hereon, and is issued upon the condition that on its delivery there shall be deposited with the Company the sum of *Three Hundred and Sixty-three* Dollars and *Eighty* cents in gold coin as above described and that a deposit in gold coin of a like amount shall be made thereafter on the *twenty-first* day of January in every year during the continuance of this contract.

The receipt of the first deposit hereon is acknowledged.

New York, January 21, 1901.

W. J. EASTON,

RICHARD A. MCCURDY,

Secretary.

President.

MUTUAL AGREEMENTS

DEPOSITS.—Each deposit is to be made at the head office of the Company in the city of New York, but will be accepted elsewhere when duly made in exchange for the Company's receipt signed by the President or Secretary.

GRACE IN MAKING THE DEPOSITS.—A grace of thirty days will be allowed in the payment of all renewal deposits. Interest at the rate of per cent per annum will be charged for the grace period taken and the contract shall remain in full force and effect during such period, provided that in case of the death of the Insured during any such period the amount of the deferred deposit and interest shall be paid in cash before the delivery of the bonds as hereinbefore provided.

AUTOMATIC PAID-UP INSURANCE.—After three full years' deposits have been made hereon, upon the failure to make any subsequent deposit this contract will become a nonparticipating gold coin contract for paid-up life insurance, payable in one sum on the death of the Insured, for the amount provided for in the Table of Guarantees attached hereto, for the end of the last year for which complete annual deposits shall have been made, provided there be no unpaid loan hereon. Said table shall contain the guaranties applicable to this contract for the end of the last year for which complete annual deposits shall have been made, according to the figures for such guaranties as prepared by the Company for the plan and age of Insured under this contract.

EXTENDED INSURANCE.—After three full years' deposits have been made hereon, upon the failure to make any subsequent deposit, if this contract be surrendered within the thirty days of grace, or on satisfactory medical examination within twelve months from the due date of the deposit, the Company will issue in lieu thereof a paid-up nonparticipating contract providing for the delivery of the gold bonds herein mentioned if the Insured shall die within the number of years and months provided for in the Table of Guarantees attached hereto for the end of the last year for which complete annual deposits shall have been made, and not otherwise; provided there be no unpaid loan hereon. Said table shall contain the guaranties applicable to this contract for the end of the last year for which complete annual deposits shall have been made, according to the figures for such guaranties as prepared by the Company for the plan and age of Insured under this contract.

CASH SURRENDER VALUE.—After three full years' deposits have been made hereon, upon the failure to make any subsequent deposit on the date called for in this contract, and within sixty days thereafter, this contract may be surrendered and the Company will pay therefor, within sixty days from the date of such surrender, the amount in gold coin as provided in the Table of Guarantees attached hereto for the end of the last year for which complete annual deposits shall have been made, deducting any unpaid loan hereon. Said table shall contain the guaranties applicable to this contract for the end of the last year for which complete annual deposits shall have been made, according to the figures of such guaranties as prepared by the Company for the plan and age of the Insured under this contract.

LOANS.—After this contract shall have been in force three full years, within sixty days after written application, and upon the assignment of this contract as security, the Company will, in conformity with its rules as then in force, loan amounts within the limits of the cash surrender value, with interest in advance, at the rate of 5 per cent per annum, provided: (1) That the deposits be fully made to the end of the contract year in which the loan falls due; (2) that in any settlement of this contract all outstanding indebtedness hereon to the Company must be paid. All payments hereon of loans and interest shall be made in gold coin.

SURPLUS.—The first distributive share of surplus shall be apportioned to this contract if in force at the expiration of twenty years from date, and can be: (1) Drawn in gold coin; or (2) applied to the reduction of subsequent deposits; or (3) applied on satisfactory medical examination to purchase additional paid-up insurance payable in one sum in gold coin on the death of the Insured. If two years' notice of the selection of the third option be given to the Company, the surplus shall be so applied without examination. Subsequent distributions shall be made annually during the continuance of this contract.

RESIDENCE, TRAVEL AND OCCUPATION.—This contract is free from restrictions as to residence, travel and occupation, after two years from date, except military or naval service in time of war, for which permission must be obtained, at the Company's regular rates.

ADMISSION OF AGE.—The Company will admit the age of the Insured upon satisfactory proof; failing such proof, if the age shall have been understated, the amount of insurance or other benefit will be equitably adjusted.

INCONTESTABILITY.—After two years from date of issue, this contract shall be incontestable if the deposits shall have been duly made.

NOTICE.—No person, except an Executive Officer of the Company or its Secretary at its Head Office in New York, has power on behalf of the Company to make, modify or alter this contract, to extend the time for making any deposit, to bind the Company by making any promise or by accepting any representation or information not contained in the application for this contract. Any interlineations, additions or erasures must be attested by the signature of one of the above named officers. Proofs of death will be required on forms prescribed by the Company, which will be furnished on request.

ASSIGNMENTS.—The Company declines to notice any assignment of this contract until the original assignment, or a duplicate or certified copy thereof shall be filed in the Company's Head Office. The Company will not assume any responsibility for the validity of an assignment.

(Copy of form of 5 per cent 20-year Gold Bond deliverable at maturity of within contract.)

UNITED STATES OF AMERICA, STATE OF NEW YORK.

THE
MUTUAL LIFE INSURANCE COMPANY,
OF NEW YORK.

BOND NO.....

This Bond Certifies that for value received there will be due to..... or bearer from THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, *One Thousand Dollars* in gold coin of the United States of America of the present standard of weight and fineness, which the said Company hereby promises to pay at the office of the United States Mortgage and Trust Company in the City of New York, on the first day of..... with interest at the rate of 5 per centum per annum, payable semi-annually, in like coin, at the office of the said United States Mortgage and Trust Company, on the first days of January and July in each year during the continuance of this Bond, on presentation and surrender of the respective interest coupons hereto attached as they severally become due.

This Bond is issued by THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, in accordance with the terms and mutual agreements contained in its 5 Per Cent Twenty-Year Gold Bond Contract numbered.....

In Witness Whereof, the said MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, has caused its corporate seal to be hereto affixed, and the same to be attested by the signatures of its President and Secretary, and has also caused this Bond to be countersigned by its Treasurer at the Head Offices of the Company in the City of New York, the.....day of.....

[SEAL.] President.

Countersigned by Secretary

..... Treasurer.

No. 1.

\$25.

On the first day of July, 19....

\$

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK will pay the bearer Twenty-five Dollars in gold coin at the United States Mortgage and Trust Company, in the City of New York, being six months' interest on its Bond No..... (Series No.....)

Treasurer.

SUPPLEMENTARY.

\$.....

On the first day of January, 19....

\$.....

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, will pay the bearer at the United States Mortgage and Trust Company, in the City of New York..... Dollars in gold coin, being months' interest on its bond No..... (Series No.....)

Treasurer.

The Bonds to Be Issued in accordance with the provisions of this contract shall mature in twenty years from the first day of January or July next following the date of acceptance of the proofs of death, and each of the said bonds shall carry a supplementary interest coupon for the time between the acceptance of the proofs of death and the first ensuing regular interest day.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

RICHARD A. MCCURDY, President.

AGE OF INSURED,
355 Per Cent 20-Year Gold
Bond—Life 20-Year D. P

TABLE OF GUARANTEES FOR ONE THOUSAND DOLLARS.

For end of Year.	Automatic Paid-up Insurance.	Extended Insurance from date of failure to make deposit.		Cash Surrender Value.	For end of Year.	Automatic Paid-up Insurance.	Extended Insurance from date of failure to make deposit.		Cash Surrender Value.
		Years	M'ths				Years	M'ths	
3d	112	3	5	22	17th	615	13	2	418
4th	149	4	7	46	18th	645	13	4	448
5th	184	5	9	74	19th	675	13	6	478
6th	219	6	9	97	20th	708	13	6	508
7th	254	7	9	119	21st	731	13	5	508
8th	290	8	7	144	22d	758	13	4	508
9th	326	9	5	167	23d	784	13	3	508
10th	361	10	2	194	24th	810	13	1	527
11th	394	10	10	219	25th	835	12	11	548
12th	428	11	4	247	26th	859	12	9	568
13th	461	11	10	274	27th	882	12	7	589
14th	492	12	3	304	28th	904	12	4	609
15th	551	12	7	334	29th	925	12	0	629
16th	583	12	11	367	30th	946	11	7	649

NOTE.—The amounts of Paid-up Insurance and the Cash Values stated above are on the basis of \$1,000 and apply *pro rata* to the amount insured by the contract. The terms of Extended Insurance are the same for all amounts.

W. J. EASTON, Secretary.

20 PREMIUMS LIFE-OPTION POLICY

No. 1,000,000.

AGE 85.

THE NATIONAL LIFE INSURANCE COMPANY
OF MONTPELIER, VERMONT.

AMOUNT, \$10,000.

PREMIUM, \$372.70.

An Insurance of Ten Thousand Dollars is hereby granted on the life of *John Baxter*, of *Montpelier, Vermont*, immediately payable, upon receipt and acceptance of proofs of the death of the Insured, to *Mary Baxter*, or, in event of the prior death of the beneficiary, to the executors, administrators or assigns of the Insured, or to such other beneficiary as may be designated by the Insured, as herein provided.

This contract is issued in consideration of the statements and agreements in the application (hereby made a part hereof) and of the premium of *Three Hundred and Seventy-two and 18/100* Dollars, to be paid to this Company upon the delivery of this contract, and of the payment of a like sum on or before the *First* day of *January* in every year during the lifetime of the Insured, *until twenty full years premiums have been paid*.

The mutual agreements, benefits and privileges contained on the reverse of this page are hereby made a part of this contract as fully as if they were recited at length over the signatures hereunto affixed.

This contract shall be incontestable after one year from the date of its issue, provided the required premiums are duly paid.

In Witness Whereof, the NATIONAL LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this contract this *First* day of *January*, A. D. nineteen hundred and *one*, at Montpelier, Vermont, where all claims under it are payable.

O. D. CLARK, *Secretary*.J. C. HOUGHTON, *President*.

AGREEMENTS, BENEFITS AND PRIVILEGES.

NONFORFEITURE.—(a). Failure to pay any premium, or any part thereof, or any loan or premium note (on account of this policy) or interest thereon, when due, shall cancel the insurance and this contract; if, however, lapse occurs after three full annual premiums have been paid, the

Company guarantees, at the end of successive policy years, one of the best fits or options of settlement specified in the following table, which are: *First*, without action of the insured, Non-participating, Continued Term Insurance, for \$10,000, for the specified term; or *Second*, on application and legal surrender of this policy within three months, a Paid-up Policy (participating, if for \$100 or more); or *Third*, on application and legal surrender of this policy within three months, a Cash Value.

TABLE OF CONTINUED AND PAID-UP INSURANCE
AND CASH VALUES.

At End of Years,	Continued Insurance.		Paid-up Insurance.	Cash Values. (See Table.)
3d	6 Years	224 Days.	1,589	450 80
4th	8 "	382 "	2,040	722 80
5th	11 "	56 "	2,550	1,065 80
6th	13 "	16 "	3,060	1,394 10
7th	14 "	271 "	3,560	1,594 60
8th	16 "	77 "	4,070	1,905 00
9th	17 "	169 "	4,570	2,226 00
10th	18 "	195 "	5,080	2,557 80
11th	19 "	164 "	5,590	2,882 40
12th	20 "	88 "	6,090	3,176 80
13th	20 "	339 "	6,590	3,501 80
14th	21 "	197 "	7,090	3,827 00
15th	22 "	94 "	7,590	4,153 80
16th	22 "	228 "	8,090	4,541 10
17th	23 "	58 "	8,510	4,910 70
18th	23 "	267 "	9,000	5,288 10
19th	24 "	138 "	9,500	5,658 90
20th	Paid up.		10,000	6,099 20

NOTE.—The same basis on which the above tables are constructed will apply if the policy is continued in force beyond the twentieth year.

(b). Should this policy lapse because of default in the payment of any premium or of any loan or premium note (on account of this policy) or interest thereon, all indebtedness to this Company on account of this policy shall be deducted from its cash value, and the values of the several options specified in the above table shall be correspondingly reduced; in such case, subject to the conditions of section (a) preceding, the Company agrees to pay the balance of said value in cash, or to convert it into an equivalent paid-up policy, or, if no election is made by the insured and beneficiary, to convert said balance into continued term insurance of reduced amount but for the full term mentioned in the table.

(c). Should the insured die during the first year of the continued term insurance, there will be deducted in settlement the amount of premium that would have been required if this policy had been continued in full force.

SURPLUS.—(a). This policy will share in the distribution of surplus, as apportioned by the Directors of the Company. The first such distribution will be made January 1, 1921, provided it has been maintained in full force by the payment of the required premiums to said date. The insured shall then be entitled to elect one of the following privileges: To continue this policy in force (participating) according to its terms, and receive the surplus either (1) in cash; or (2) by conversion, as a life annuity; or (3) by

conversion, as additional paid-up insurance, subject to satisfactory evidence of good health; or to discontinue this policy by legal surrender and receive therefor the total cash value and surplus, either (1) in cash; or (2) converted into a life annuity; or (3) converted into paid-up insurance, without medical examination, unless the original amount insured under this policy is assigned, in which case satisfactory proof of health will be required.

(b). If the insured makes no election, and this policy is continued beyond the surplus period, the surplus apportioned at its close will be paid in cash, and this policy shall thereafter be entitled to participate in annual distributions of surplus on renewal of the insurance.

CHANGE OF BENEFICIARY.

The Right is reserved to the Insured, during the continuance of this policy, provided it does not stand assigned, to change the beneficiary or beneficiaries named, by filing written request therefor at the Home Office of the Company. Such request shall be accompanied by the policy, and such change shall take effect only upon its endorsement on the policy by the Company.

INSTALMENT BENEFITS.

This policy is issued payable in one sum, but, provided it does not stand assigned, the Insured, at any time, or, at his death, the Beneficiary (in the absence of any written instruction of the Insured to the contrary), may convert any proceeds which shall have become available under this policy into any specified number of instalment benefits, computed on the basis of such proceeds and compound interest at the rate of three per cent. per annum. Tables of such benefits will be furnished on application.

LOANS.

At any time while this policy is in full force, upon legal assignment of the policy as security, the Company will loan up to the limit secured by the guaranteed cash value of the policy (as above stated) at the end of the year for which the full annual premium has been paid. The loan or any part thereof, may be paid at any time while this policy is in full force.

NOTE.—If the Insured, or any Beneficiary, is a minor, or cannot make a legal transfer, no loan will be made by the Company, except for the purpose of paying current premiums.

GENERAL PROVISIONS.

ALTERATIONS.—No person, except the President, Vice-President, Secretary or Actuary of the Company, has power, in behalf of the Company, to make or modify this contract, to extend the time for paying any premium, to waive any forfeiture, or to bind the Company by making any promise, or by accepting any representation or information not contained in the application for this policy. These powers will not be delegated.

PAYMENT OF PREMIUMS.—All premiums are due and payable at the Home Office of the Company, in Montpelier, Vermont, but will be accepted when paid, on or before the dates due, to the Company's authorized Agents, in exchange for its receipts. Premiums may be made payable in semi-annual or quarterly instalments in advance.

REINSTATEMENT.—If this policy shall lapse because of the nonpayment of any premium, or of interest on any note on account of this policy, when due, the Insured will be reinstated to full premium paying membership, at

any time within one year thereafter, on written application therefor and the payment of all arrears with interest, subject to satisfactory evidence of insurability and to reinstatement or payment of any notes.

ASSIGNMENTS.—Any assignment of this policy must be made in duplicate. Blanks for that purpose will be furnished by the Company, and both copies must be sent to the Home Office, one of them to be there filed. The Company, however, assumes no responsibility for the validity of any assignment.

NOTE.—The claim of any assignee shall be subject to proof of interest. The interest of any minor (beneficiary or assignee) must be released by a legally appointed guardian, duly authorized by the appointing court, before the surrender value can be paid in cash.

MISSTATEMENT IN AGE.—If the age of the Insured has been misstated, the Company will admit satisfactory proof of the correct age and thereupon adjust the amount payable under this policy by the payment of such an amount as the premium paid would purchase at the correct age.

INDEBTEDNESS.—Any indebtedness to the Company on account of this policy, including any deferred premiums for the balance of the policy year, will be deducted in any settlement of this policy.

DISTRIBUTION OF SURPLUS.—In any distribution of surplus, the principles and methods which may be adopted by the Company for such apportionment, and its determination of the amount equitably belonging to the policy hereby applied for, shall be conclusive.

MEMBERSHIP NOTICE.—The Insured is a member of the National Life Insurance Company by virtue of this policy, and is hereby notified that the annual meetings of the Company are held at its Home Office, in Montpelier, Vermont, on the third Tuesday of January, in each year, at 10 o'clock A. M.

APPLICATION.

I hereby certify that I have read all the statements and answers in this application, and warrant and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder: (1) That no circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as those made to the Company's medical examiner, are true and shall be the basis of the contract hereby applied for; (2) that any policy issued on this application shall not take effect until the first premium thereon shall have been actually paid to the Company during my lifetime and good health; (3) that if within one year from the date of the medical examination for this policy I shall be personally engaged (without the Company's written consent) in blasting, underground mining, submarine labor, the manufacture, handling or transportation of explosives, inflammable substances, or in service upon any railroad trains (except as conductor, baggage-master, or mail and express agent on passenger trains) or as an ordinary seaman, or in the handling of live electric wires or dynamos, or in aeronautic ascensions, or in military or naval service in time of war, or if within that period I shall suicide or destroy myself, sane or insane, the policy hereby applied for shall thereupon become null and void; and—(4) that said policy, if issued, shall at all times and places be held and construed to have been made at Montpelier, Vermont, and that no suit shall be brought against the Company for claim under the policy after three years from time right of action accrues.

20-PREMIUMS ENDOWMENT AT 75.

No.

AGE, 35.

NATIONAL LIFE INSURANCE COMPANY
OF THE UNITED STATES OF AMERICA,

WASHINGTON, D. C.

AMOUNT, \$10,000.

PREMIUM, \$365.30.

In Consideration of the statements, agreements and warranties in the application herefor (copy of which is hereto attached) which is hereby made a part of this contract, and of the payment of a term premium of *Three Hundred and Sixty-five Dollars and Thirty cents*, carrying the insurance to the *First day of February, 1902*, and of the yearly payment of an endowment premium of *Three Hundred and Sixty-five Dollars and Thirty cents*, to be paid at the principal branch office of the Company in Chicago, Illinois, on or before 12 o'clock noon of the *First day of February* in each year, commencing on the *First day of February, 1902*; the last yearly premium being due and payable on the *First day of February, 1920*.

Hereby Promises to Pay Ten Thousand Dollars to the Insured's executors, administrators or assigns, at the principal branch office of the Company in Chicago, Illinois, within sixty days after receipt and acceptance of due proof of the fact and cause of death of the said *John Doe*, of *Chicago*, in the County of *Cook* and State of *Illinois*, the Insured under this Policy.

Or, in the event the said Insured shall attain age 75 while this policy is in full force upon its original plan, the said sum shall be paid in cash to the said Insured.

Failure to Pay any premium, or any part thereof, or any note given therefor, when due, shall cancel the insurance and this contract. However, in case of lapse at the end of any policy year, after the policy shall have been in force for three full years, if there is no indebtedness of the Insured or Beneficiary to this Company, the Company guarantees the following privileges:

AT END OF	FIRST,	OR SECOND		OR THIRD.
	Upon written application at the office of the Company within two months after lapse, and upon surrender of this policy, a Paid-up Nonparticipating stock policy, payable at death or at age 75 will be issued for	Without any action of the Insured, the insurance for the full face of this policy, \$10,000.00 will be extended for		And in case the Insured survives the extended term, a pure endowment or cash value will be paid, of
		Years	Months	
3 Years	\$1,050 00	4	2	\$424 40
4 "	1,580 00	6	4	649 60
5 "	2,110 00	8	5	884 10
6 "	2,630 00	10	5	1,128 40
7 "	3,160 00	12	2	1,383 00
8 "	3,680 00	13	10	1,648 20
9 "	4,210 00	15	4	1,924 10
10 "	4,740 00	16	8	2,210 80
11 "	5,260 00	17	11	2,508 00
12 "	5,790 00	19		2,817 60
13 "	6,320 00	20	1	3,138 40
14 "	6,840 00	21	1	3,471 70
15 "	7,370 00	22	1	3,818 40
16 "	7,890 00	23	2	4,179 28
17 "	8,420 00	23		\$ 430 00
18 "	8,950 00	22		1,130 00
19 "	9,470 00	21		1,830 00
20 "	Paid up for \$10,000 00			with Profits.
25 "				5,787 30
30 "				6,538 28
35 "				7,393 90
40 "				8,443 10
				10,000 00

The Provisions, requirements and benefits printed or written upon the back hereof are hereby made a part of this contract as fully as though the same were recited at length over the signatures hereto affixed.

In Witness Whereof, THE NATIONAL LIFE INSURANCE COMPANY, of the United States of America has, by its President and Secretary, signed this contract this First day of February, A. D., One Thousand, Nine Hundred and One.

R. E. SACKETT,

Secretary.

O. D. WETHERELL,

President.

PROVISIONS, REQUIREMENTS AND BENEFITS.

This Policy is issued upon the Dividend Investment Plan, and the Dividend Investment Period shall be completed on the First day of February, A. D. 1921, if this policy shall then be in full force under its original conditions.

On completion of the Dividend Investment Period, this policy shall participate in the accumulated surplus derived from policies issued on the Twenty Year Dividend Investment Plan, both existing and discontinued, and the Insured may elect to take any one of the following options:

FIRST: Continue this policy without further payment of premiums, as a paid-up participating endowment, payable on the First day of February, A. D. 1941, or at the death of the Insured if prior to said date; and withdraw in cash the entire surplus apportioned to this policy.

SECOND: Continue this policy without further payment of premiums, as a paid-up, participating endowment, payable on the First day of Febru-

by, A. D. 1941, or at the death of the Insured if, prior to said date, and convert the entire surplus apportioned to this policy to the purchase of an annuity for the unexpired portion of the endowment period.

THIRD: Surrender this policy and apply its entire value, both reserve and surplus, to the purchase of a nonparticipating, paid-up endowment, payable on the *First day of February, A. D. 1941*, or at the death of the Insured if prior to said date, without medical examination, provided such option be elected in due form not less than two years before the end of the Dividend Investment Period; otherwise a satisfactory examination will be required.

FOURTH: Surrender this policy and receive its full value in cash, consisting of the entire reserve, amounting to *Fifty-seven Hundred Eighty-seven and 45/100 Dollars*, together with its share of the profits as apportioned by the Company at said date.

If notification of the option selected by the Insured shall not be received by the Company, at least three months prior to the completion of the Dividend Investment Period, the surplus apportioned to this policy shall be applied to the purchase of an annuity, and the policy continued as a paid-up participating endowment, as designated in the second option named above.

GENERAL PROVISIONS.

1. This Policy, after having been in force for one full year, shall be incontestable, provided premiums are paid as required herein.

2. The Premiums under this policy are payable in advance, and may be paid annually, semiannually or quarterly, at the option of the Insured, as follows:

\$55.30 annually, carrying the insurance for twelve months; or *\$189.90* semiannually, carrying the insurance for six months; or *\$36.80* quarterly, carrying the insurance for three months; but no change will be made from the quarterly or semiannual basis except upon anniversaries of the registered date of this policy.

3. Any part of the year's premium remaining unpaid, together with any other indebtedness of the Insured or Beneficiary to this Company, shall be deducted from the cash value upon which any privilege of paid-up or extended insurance, or surrender value, is based, the amount of which insurance or surrender value shall be proportionately reduced; or from the amount payable in the event of death, or in any settlement at the completion of the Dividend Investment Period. If it is found that the age of the Insured was understated in the application on which this policy was issued, the amount payable under this policy at the death of the Insured shall be such a proportion of the amount of the policy as the premium paid bears to the required premium at the true age. The amount of surplus applicable under this policy, as provided herein, shall be determined by the Directors of said Company, and the amount so determined shall be conclusive, and the same shall be accepted by the Insured, and by every person interested in this policy.

4. A grace of one month will be allowed in the payment of subsequent premiums, after this policy shall have been in force one year, provided interest at the rate of 6 per cent per annum shall be paid to the Company for the time during which the premium remains due and unpaid.

5. This Policy will be reinstated upon written application therefor within one year after nonpayment of any premium, subject to evidence of good health satisfactory to the Company, and payment of all delinquent premiums, with interest at the rate of 6 per cent per annum.

6. Upon satisfactory assignment of this policy to the Company as collateral security, and upon application at the Chicago office within the month of grace allowed for the payment of the premium, after the third or any subsequent anniversary of the policy (provided premiums shall have been paid in full to the time application for a loan is made, including the premium for the entire insurance year then beginning), the Company will loan the amount stipulated in the Table of Loan Privileges on the face of this policy, less any indebtedness of the Insured or Beneficiary on account of this policy or otherwise.

7. All premiums are payable at the principal branch office of the Company in Chicago, Illinois, unless otherwise agreed in writing, but may be paid to agents or collectors in exchange for receipts signed by the President or Secretary, and countersigned by such agents or collectors.

8. Notice that each and every premium is due at the date named in the

policy, is given and accepted by the delivery and acceptance of this policy and any further notice required by any statute is hereby expressly waived.

9. All agreements made by this Company are signed by the President or Secretary. This power will not be delegated. No other person can alter or waive any of the conditions of this policy, or issue permits of any kind, or make any agreement binding upon said Company.

10. No suit or action hereon shall be maintained unless actually begun within one year from the day of the death of the Insured without reference to the time of furnishing the proofs of death. If any suit in law or equity be commenced after such period of one year, the lapse of time shall be a conclusive bar to any recovery hereon, any statute to the contrary notwithstanding.

11. In case this policy is continued under extended insurance, and death occurs during the first two years of the extended period, there shall be deducted from the amount insured a sum equal to the regular annual premiums, with interest at 6 per cent, which would have accrued had the policy continued in force on its original plan. No part, however, of such term insurance shall be due or payable unless satisfactory proofs of death be furnished within one year after death.

12. Any assignment of this policy must be made in duplicate, and both copies sent to the Chicago office for acknowledgment, one of them to be retained by the Company; and upon the death of the person insured, legal proof of interest on the part of the claimant must accompany the proofs of such death. The Company will not assume responsibility for the validity of an assignment.

13. This policy shall not go into effect until the term premium hereunder, or a semiannual or quarterly instalment thereof, shall have been actually paid during the lifetime and continuance in good health of the Insured. Upon payment of the premium there shall be delivered a receipt signed by the President or Secretary, and countersigned by an authorized agent.

APPLICATION.

The statements and agreements made by me in this application, as well as those I have made, or shall make, to the Company's Medical Examiner, are hereby warranted by me to be full, complete and true, and without suppression of any fact or circumstance which would tend to influence the Company in issuing a policy under this application, and shall be taken as the basis of, and as a consideration of, the contract, which shall not take effect until the first premium shall have been paid during my life and continuance in good health.

I agree that for one year after the date of the issue of the policy, engagement in blasting, mining, submarine labor, aeronautic ascensions, arctic explorations, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad train, or in switching, or in coupling cars, or on any steamboat, or other vessel or boat, will render the policy void unless a special permit be obtained from the Company; and that death in consequence of violation of law, within one year from the date of the policy, is not a risk assumed by the Company in the contract.

I agree that in the event of self-destruction, whether sane or insane, within a period of one year from the date of any policy which may be issued upon this application, the limit of liability on the part of said Company shall be the amount of premiums actually paid to said Company under such policy.

I agree that no statement or representation made to or by the person soliciting this application, or any other person, shall be binding upon the Company unless reduced to writing and made a part hereof.

Military and Naval service in time of war are prohibited unless a special permit be issued by the Company. In case of death from service in war, or in consequence thereof, without such permit the net Reserve, by the Actuaries Experience Table of Mortality and four per cent interest will be paid.

I warrant, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, that I have carefully reviewed all answers made to the Medical Examiner in the foregoing examination, which answers have been written by said Medical Examiner at my request; and that said answers, and each of them, as hereinabove written, are as answered by me; and that each of the above answers are full, complete and true; and that I am temperate, and to the best of my knowledge and belief in sound physical condition and a proper subject for life insurance.

I expressly waive, on behalf of myself and of any person who shall have or claim any interest in any policy issued hereunder, all provisions of law forbidding any physician or other person who has attended or examined me, or who may hereafter attend or examine me, from disclosing any knowledge or information which he thereby acquired.

20-PREMIUMS LIFE—ANNUAL DIVIDEND POLICY.

No. 999,999.

AGE 35.

THE
NEW ENGLAND MUTUAL LIFE INSURANCE CO.,
OF BOSTON, MASS.

AMOUNT \$10,000.

PREMIUM, \$360.

In Consideration of the application upon which this Policy is issued, which is hereby made a part hereof, and of the annual payment in advance of *Three Hundred and Sixty Dollars*, and . . . cents, to be made to it, at its office in Boston, or to its duly authorized agent, by *Hugh Manity*, of *Minneapolis*, in the State of *Minnesota*, the insured under this Policy, on or before the *First day of January* in every year during the life of the insured, until *Twenty* annual premiums shall have been paid, whereupon all payment of premiums shall cease, the New England Mutual Life Insurance Company promises and agrees to pay, at its office in Boston, upon satisfactory proof of the death of the insured, the sum of *Ten Thousand Dollars*, in lawful money of the United States, to *his wife Prudence Manity* if she shall survive him, otherwise to his executors, administrators, or assigns, after deducting therefrom all indebtedness to the Company on account of this Policy, together with the residue, if any, of the year's premium.

In case any of said premiums or any premium note or notes given for said premiums, are not paid when due and payable, this Policy, and all payments made thereon, shall thereupon become forfeited and void, except as provided by the statutes of the Commonwealth of Massachusetts.

This Policy shall be void if the insured shall die by his own hand or act, whether sane or insane, within two years from the date hereof; but in such case the Company agrees to pay the net reserve held at date of death against this Policy calculated according to the legal standard of Massachusetts.

No alteration or waiver of any of the conditions of this Policy shall be valid unless made in writing and signed by an officer of the Company.

After two years from the date hereof, the only conditions which shall be binding upon the holder of this Policy are that the premiums shall be duly paid, and that the requirements of the Company as to military or naval service in time of war shall be observed.

In Witness Whereof, the said New England Mutual Life Insurance Company has, by its president or vice president, and secretary or assistant secretary, signed and delivered this contract at Boston, in the Commonwealth of Massachusetts, this *First day of January*, in the year one thousand nine hundred and one.

S. F. TRULL,
Secretary.

BENJ. F. STEVENS,
President.

BENEFITS AND PRIVILEGES.

GRACE IN PAYMENT OF PREMIUMS.—After this Policy has been in force one year, a grace of thirty days without interest will be allowed for the payment of premiums, during which time this Policy shall remain in force for the full amount; but in the event of the death of the insured during said term of grace, the premium then due, or any unpaid balance thereof, shall be deducted from the amount payable under the Policy.

CASH VALUES, PAID-UP INSURANCE.—Under the provisions of the statutes of Massachusetts the holder of this Policy is entitled to cash or paid-up insurance for the amounts stated in the table below.

EXTENDED INSURANCE.—In case of default, after payment of three full annual premiums, in the payment of any subsequent premium the Company will upon written request of the insured and the legal surrender of this Policy, during the term of grace or within thirty days thereafter, issue in lieu thereof a paid-up Policy of extended insurance for the same amount for the term of years and days stated in the table below.

LOANS.—Upon a valid and satisfactory assignment of this Policy as collateral security, the Company will, upon any anniversary of issue, loan thereon ninety per cent of the cash surrender value, with interest at the rate of five per cent per annum payable in advance.

Any indebtedness to this Company for premiums, premium notes, or policy loans, will be deducted from the surrender value if paid in cash, or if paid-up or extended insurance is taken, the amount or term thereof will be diminished by deducting the indebtedness before ascertaining the premium on which the calculation for paid-up or extended insurance is made.

ASSIGNMENTS.—The Company declines to notice any assignment of this Policy until the original assignment, or a duplicate thereof, shall be filed at its Home Office. The Company will assume no responsibility for the validity of any assignment.

TABLE.

CASH SURRENDER AND PAID-UP INSURANCE VALUES.						EXTENDED INSURANCE.					
At end of the	Cash Surrender Value.	Participating Paid-up Insurance.	At end of the	Cash Surrender Value.	Participating Paid-up Insurance.	At end of the	Years.	Days.	At end of the	Years.	Days.
8d Yr	\$440	\$1,130	13th Yr.	\$3,120	\$6,400	8d Yr	6	32	13th Yr.	20	159
4th "	670	1,670	14th "	3,440	6,920	4th "	8	89	14th "	21	34
5th "	900	2,200	15th "	3,780	7,430	5th "	10	111	15th "	21	254
6th "	1,150	2,740	16th "	4,130	7,940	6th "	12	82	16th "	22	98
7th "	1,400	3,270	17th "	4,490	8,450	7th "	13	344	17th "	22	308
8th "	1,660	3,800	18th "	4,860	8,970	8th "	15	164	18th "	23	169
9th "	1,930	4,320	19th "	5,260	9,480	9th "	16	275	19th "	24	56
10th "	2,210	4,850	20th "	5,650	10,000	10th "	17	321	20th "	Paid Up.	
11th "	2,500	5,370	25th "	6,260	.....	11th "	18	311	.....	.....	.....
12th "	2,800	5,890	30th "	6,870	.....	12th "	19	254	.....	.....	.....

The figures given above will be increased proportionally by any outstanding additions.

APPLICATION.

I, *Hugh Manky, of Minneapolis, Minnesota*, propose to insure my life with the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY to the amount of *Ten Thousand* dollars, for the period of *....* on the *20-Premiums Life* plan, with *annual* distribution of surplus; the *annual* premium to be made payable on the *first* day of *January*, *....*, and with that view, and as part of the contract of insurance, and as a consideration for said insurance hereby applied for, make the following agreements, statements and answers, which I declare to be warranties, and in all respects full and true.

I hereby agree:

1. That there shall be no contract of insurance until a policy shall have been issued and delivered to me, when in good health, and the premium on said company during my lifetime.

2. That this application, and any policy issued in consideration thereof, shall be construed according to the law of the Commonwealth of Massachusetts, and that no suit shall be brought against said Company, under said contract, after the lapse of two years from the time when the cause of action accrues.

3. That if within two years from the date of the policy I shall, without the written consent of the Company, reside in or travel to any part of the world south, or north of the parallel of 60° north latitude; or shall within any period, and without such consent, be personally engaged in blasting, mining, handling electric wires and dynamos, or in the making of explosives, or as an employee on any railroad train, or on a steam or sailing vessel; or if during the continuance of the policy, without the written consent of the Company, I shall engage in any military or naval service in time of war, the policy hereby applied for shall thereupon become null and void.

By virtue of this Policy, the insured is hereby notified that he is a member of the NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, and that the Annual Meetings of said Company are holden at its Home Office on the fourth Monday of January, in each year, at eleven o'clock A. M.

ORDINARY LIFE ACCUMULATION INSTALMENT
OPTION POLICY.

No. 99,999.

AGE, 35

NEW YORK LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

PREMIUM, \$281.10

BY THIS TWENTIETH CENTURY POLICY

Agrees to pay Ten Thousand Dollars to Mary, wife of the Insured, or to such other Beneficiary as may have been duly designated, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, the Insured of... in the County of..., State of...

CHANGE OF BENEFICIARY.—The Insured may at any time during the continuance of this Policy, provided the Policy is not then assigned, change the Beneficiary or Beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy; such change to take effect on the endorsement of the same upon the Policy by the Company. If there is no Beneficiary living at the death of the Insured, the amount then insured by this Policy shall be paid to the Executors, Administrators or Assigns of the Insured.

This Policy participates in the Profits of the Company as herein provided.

If the Insured is living on the *Fifteenth* day of *January*, Nineteen Hundred and *Twenty-one*, which is the end of the *Twenty-year* accumulation Period of this Policy, and if the premiums have been duly paid to that date, and not otherwise, the Company will then apportion to this Policy its share of the accumulated Profits, and the Insured shall then have the option of one of the following

SIX ACCUMULATION BENEFITS:

- (1.) Receive the Profits, in Cash, and continue this Policy by payment of the original premium; or,
- (2.) Receive the Profits, converted into an Annual Income for Life, and continue this Policy by payment of the original premium; or,
- (3.) Receive the Profits, converted into Additional Paid-up Insurance, subject to evidence of insurability satisfactory to the Company, and continue this Policy by payment of the original premium; or,
- (4.) Receive the Entire Cash Value, as stated below, converted into an Annual Income for Life, and discontinue this Policy; or,
- (5.) Receive the Entire Cash Value, as stated below, in Cash, and discontinue this Policy; or,
- (6.) Receive the Entire Cash Value, as stated below, converted into Paid-up Insurance payable at death, and discontinue this Policy.

AT THE END OF THE ACCUMULATION PERIOD, the Company will send to the Insured a written statement of the results under the six Accumulation benefits. If a selection by the Insured of one of these benefits is not received by the Company within three months thereafter, it will be assumed that the Insured desires to continue this Policy under the first benefit, and the Cash Profits apportioned to this Policy will be applied toward the payment of future premiums. Should premiums thereafter due, however, be paid by the Insured, such Profits will be held as a credit with interest at

such rate per annum as the Company may declare on such funds, and shall be payable, as the Insured may direct, in one sum or in not more than ten installments.

The Company guarantees that the Entire Cash Value of this Policy at the end of the Accumulation Period shall consist of, First: *Three Thousand Two Hundred and Seventy Dollars*; Second: The Cash Profits then apportioned by the Company.

CASH LOANS AVAILABLE ON DEMAND.

Cash Loans can be obtained by the Insured on the sole security of this Policy on demand at any time after this Policy has been in force two full years, if premiums have been duly paid to the anniversary of the Insurance next succeeding the date when the Loan is made. Application for any Loan must be made in writing to the Home Office of the Company, and the Loan will be subject to the terms of the Company's loan agreement. The amount of Loan available at any time is stated in Column 1 below, and includes any previous Loan then unpaid. Interest to be at the rate of 5 per cent per annum in advance.

TABLE OF CASH LOANS AND PAID-UP OR CONTINUED INSURANCE.

After Expira- tion of	The Cash Loans and Paid-up Insurance stated below apply to a Policy of \$1,000; but this Policy is for \$10,000, and the Cash Loan or Paid-up Insurance available in any year will be ten times the amount stated in the table below for that year.		Column 3. \$10,000 Insurance Continued for	
	Column 1. Cash Loans.	Column 2. Paid-up Insurance.	Years.	Months.
1 Year.	.....	.....	0	2
2 Years.	\$38	\$42	1	4
3 "	45	85	2	8
4 "	63	112	4	1
5 "	88	141	5	5
6 "	98	167	6	6
7 "	113	195	7	6
8 "	129	222	8	6
9 "	146	249	9	5
10 "	162	282	10	2
11 "	179	307	10	10
12 "	197	333	11	4
13 "	215	360	11	10
14 "	233	384	12	2
15 "	261	420	12	5
16 "	270	445	12	8
17 "	289	469	12	10
18 "	308	492	12	11
19 "	327	515	12	11
20 "	347	537	13	0
21 "	366	559	12	11
22 "	386	580	12	9
23 "	405	600	12	6
24 "	425	619	12	4
25 "	445	638	12	1
26 "	464	656	11	11
27 "	484	674	11	8
28 "	503	691	11	5
29 "	522	707	11	2
30 "	541	723	10	10

To arrive at the amount of Cash Loan available in any year (on Policies of more than \$1,000) multiply the amount stated opposite that year, as directed above.

To arrive at the amount of Paid-up Insurance available in any year (on Policies of more than \$1,000) multiply the amount stated opposite that year, as directed above.

The periods of Continued Insurance stated in this column apply to the amount of this Policy and must not be multiplied or increased.

INSTALLMENT BENEFITS.—The Insured may change the payment of the proceeds of this Policy from payment in one sum, as provided on the first page hereof, to payment by Annual Instalments, as provided on the fourth page hereof.

THIS POLICY IS AUTOMATICALLY NONFORFEITABLE FROM DATE OF ISSUE, AS FOLLOWS:

FIRST.—If any premium is not duly paid, and if there is no indebtedness to the Company, this Policy will be endorsed for the amount of Paid-up Insurance specified in Column 2 of the table on the second page hereof, or written request therefor within six months from the date to which premiums were duly paid. If no such request is made, the Insurance will automatically continue from said date for the amount stated at the head of Column 2 of said table, for the term specified therein and no longer.

SECOND.—If any premium or interest is not duly paid, and if there is an indebtedness to the Company, this Policy will be endorsed for such amount of Paid-up Insurance as any excess of the reserve held by the Company over such indebtedness will purchase according to the Company's present published table of single premiums, on written request therefor within six months from the date to which premiums were duly paid. If no such request for Paid-up Insurance is made, the net amount that would have been payable as a death claim on the date to which premiums were duly paid will automatically continue as Term Insurance from such date, for such time as said excess of the reserve will purchase according to the Company's present published table of single premiums for Term Insurance, and no longer.

The Paid-up or Continued Insurance specified above shall be subject to the provisions of this Policy, but without participation in profits, cash loans or further payment of premiums.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month, during which the Policy remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at the rate of five per cent per annum.

REINSTATEMENT.—The Insured may secure reinstatement of this Policy during the Accumulation Period at any time within five years after the nonpayment of any premium, under the following conditions: Written application to the Home Office with evidence of insurability satisfactory to the Company; payment of premiums from the date to which premiums were duly paid to the date of reinstatement, with interest at the rate of five per cent per annum, and payment or reinstatement of any loans, including payment of any interest due and unpaid.

PROFITS AFTER ACCUMULATION PERIOD.—If this Policy is continued beyond the Accumulation Period, with payment of premiums, profits shall be apportioned at the end of every five years thereafter during the continuance of the Policy.

GENERAL PROVISIONS.—(1) Only the President, a Vice-President, the Actuary or the Secretary has power in behalf of the Company to make or modify this or any contract of Insurance or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above. (2) Premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to an agent producing receipts signed by one of the above-named officers and countersigned by the agent. If any premium is not paid on or before the day when due, or within the month of grace, the liability of the Company shall be only as hereinbefore provided for such case. (3) If the age of the Insured is incorrectly stated, the amount payable under this Policy shall be the Insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof. (4) In any distribution of surplus or apportionment of Profits, the principles and methods which may be adopted by the Company for such distribution or apportionment and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Insured and upon all parties having or claiming any interest under this Policy. (5) Any indebtedness to the Company, including any balance of the premium for the Insurance Year remaining unpaid, will be deducted in any settlement of this Policy, or of any benefit thereunder. (6) Any assignment to this Policy must be made in duplicate and both sent to the Home Office, one to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

This Policy is absolute and free of conditions as to residence, occupation, travel, habits of life, and manner, time or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

This Policy is incontestable from date of issue.

This Agreement is Made in Consideration of the sum of Two Hundred and Eighty-one Dollars and Ten Cents, the receipt of which is hereby acknowledged, and of the payment of a like sum on the Fifteenth day of January thereafter, in every year during the continuance of this Policy.

In Witness Whereof the NEW YORK LIFE INSURANCE COMPANY has caused this Agreement to be signed by its President and Secretary, countersigned by its Registrar, or assistant Registrar, and delivered this Fifteenth day of January, one thousand nine hundred and one.

CHAS. C. WHITNEY,

Secretary.

JOHN A. MCCALL,

President.

Registrar.

INSTALMENT BENEFITS.

The Insured may change the mode of payment of the proceeds of this Policy as a death claim, at any time within five years from date of issue, if not then assigned, from payment in one sum, as provided on the first page, to payment by annual Instalments, as stated below.

The following tables are based upon a Policy of \$1,000, and will apply *pro rata* to the amount payable under this Policy, provided the amount is not less than \$1,000; if the amount is less than \$1,000, these Instalment benefits shall not apply, but the proceeds of this Policy will be payable in one sum only.

LIMITED INSTALMENTS.

Annual Instalments limited to the number stated below; any number from two to twenty-five may be selected by the Insured. Number of Instalments and Amount of each Instalment:

25	20	19	18	17	16	15	14	13	12
\$66	\$65	\$67	\$70	\$73	\$77	\$81	\$85	\$91	\$97
11	10	9	8	7	6	5	4	3	2
\$104	\$113	\$124	\$138	\$155	\$179	\$211	\$261	\$349	\$507

*ILLUSTRATION.—If payment is to be made by 20 Instalments, the amount of each Instalment will be \$65 for each \$1,000 of Insurance.

CONTINUOUS INSTALLMENTS.

Twenty-five annual Instalments at least to be paid, but Instalments *continue during entire lifetime* of Beneficiary.

(Payment by Continuous Instalments cannot be selected if there is more than one Beneficiary under this Policy.)

Age of Beneficiary at death of Insured and Amount of each Instalment:

Under 15	16	17	18	19	20	21	22	23	24	25	26	27
\$40	\$40	\$40	\$40	\$40	\$41	\$41	\$41	\$41	\$41	\$42	\$42	\$42

28	29	30	31	32	33	34	35	36	37	38	39
\$43	\$43	\$43*	\$44	\$44	\$44	\$45	\$45	\$46	\$46	\$47	\$47

40	41	42	43	44	45	46	47	48	49	50	51	52
\$48	\$48	\$48	\$49	\$49	\$50	\$50	\$51	\$51	\$52	\$52	\$52	\$53

53	54	55	56	57	58	59	60	61	62	63	Over 64
\$53	\$53	\$54	\$54	\$54	\$54	\$55	\$55	\$55	\$55	\$55	\$55

***ILLUSTRATION.**—If at the death of the Insured the Beneficiary should be 30 years of age last birthday, the amount of each annual Instalment will be \$43 for each \$1,000 of Insurance, payable during the entire lifetime of the Beneficiary, but if the Beneficiary should die before the 25 Instalments shall have been paid, the remainder of the 25 Instalments will continue to be paid annually to the Executors, Administrators or Assigns of the Beneficiary.

The Insured may subsequently change any selection of Instalment benefits; and may also revoke all selection, thereby making this Policy again payable in one sum.

The payment of the first Instalment shall be made immediately upon receipt and approval of proofs of the death of the Insured, and subsequent Instalments shall be paid annually thereafter.

Each selection, change or revocation of a selection shall be made by the Insured in writing, and shall not take effect until endorsed on this Policy by the Company at its Home Office.

The Beneficiary can neither assign nor commute unpaid Instalments unless such right is given to the Beneficiary by the Insured in writing, and is endorsed on this Policy by the Company at its Home Office, during the lifetime of the Insured.

10-PREMIUMS LIFE 7-YEAR EQUALIZATION POLICY.

No. 99,999.

AGE, 35.

NEW YORK LIFE INSURANCE COMPANY.

AMOUNT, \$10,000

PREMIUM FIRST YEAR, \$383.40

SUBSEQUENT YEARS, \$322.30

Agrees to pay Ten Thousand Dollars to the Executors, Administrators or Assigns of the Insured, or to such Beneficiary, as may have been duly designated, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of John Doe, the Insured, of New York, in the County of New York, State of New York.

CHANGE OF BENEFICIARY.—The Insured may, at any time during the continuance of this Policy, provided the Policy is not then assigned, change the Beneficiary or Beneficiaries by written notice to the Company, at its Home Office, accompanied by this Policy, such change to take effect on the endorsement of the same upon the Policy by the Company. If there is no Beneficiary living at the death of the Insured, the amount then insured by this Policy shall be paid to the Executors, Administrators or Assigns of the Insured.

This Policy is Automatically Nonforfeitable after it has been in force three full years, as follows:

FIRST.—If any subsequent premium is not duly paid, and *if there is no indebtedness* to the Company, this Policy will be endorsed for the amount of Paid-up Insurance specified in Column 2 of the table on the second page hereof, on written request therefor within six months from the date to which premiums were duly paid. If no such request is made, the Insurance will automatically continue from said date for the amount stated at the head of Column 3 of said table, for the term specified therein and no longer.

SECOND.—If any subsequent premium or interest is not duly paid, and *if there is an indebtedness* to the Company, this Policy will be endorsed for such amount of Paid-up Insurance as any excess of the reserve held by the Company over such indebtedness will purchase according to the Company's present published table of single premiums, on written request therefor within six months from the date to which premiums were duly paid. If no such request for Paid-up Insurance is made, the net amount that would

have been payable as a death claim on the date to which premiums were duly paid will automatically continue as Term Insurance from such date, for such time as said excess of the reserve will purchase according to the Company's present published table of single premiums for Term Insurance, and no longer.

The Paid-up or Continued Insurance specified above shall be subject to the provisions of this Policy, but without participation in profits, cash loans or further payment of premiums.

At the end of twenty-one years from the commencement of this Insurance, provided ~~Twenty~~ full years' premiums have been duly paid, the Insured shall have the option of continuing the Policy in force without further payment of premiums, or of surrendering this Policy for its then Cash Value, which, it is guaranteed, shall be *Six Thousand and Ten Dollars*.

CASH LOANS AVAILABLE ON DEMAND.

CASH LOANS can be obtained by the Insured on the sole security of the Policy on demand at any time after this Policy has been in force three years, if premiums have been duly paid to the anniversary of the Insurance next succeeding the time when the Loan is made. Application for any loan must be made in writing to the Home Office of the Company, and the Loan will be subject to the terms of the Company's loan agreement. The amount of loan available at any time is stated in Column 1 below, and includes any previous Loan then unpaid. Interest will be at the rate of 5 per cent per annum in advance.

TABLE OF CASH LOANS AND OF PAID-UP OR CONTINUED

INSURANCE.

After Expiration of	Column 1. Cash Loans.	Column 2. Paid-up Insurance.	Column 3. \$10,000 Insurance Continued for	After Expiration of	Column 1. Cash Loans.	Column 2. Paid-up Insurance.	Column 3. \$10,000 Insurance Continued for
			Years. Mos.				Years. Mos.
3 Yrs.	\$460	\$1,500	4 5	17 Yrs.	\$5,080	\$8,500	21 9
4 " "	650	2,000	5 9	18 " "	5,580	9,000	22 3
5 " "	900	2,500	6 9	19 " "	6,100	9,500	23 0
6 " "	1,190	3,000	11 0	20 " "	6,210	Policy fully paid up	
7 " "	1,470	3,500	12 8	21 " "	6,380		
8 " "	1,750	4,000	14 2	22 " "	6,490		
9 " "	2,060	4,500	15 6	23 " "	6,550		
10 " "	2,390	5,000	16 8	24 " "	6,660		
11 " "	2,700	5,500	17 8	25 " "	6,780		
12 " "	3,010	6,000	18 6	26 " "	6,890		
13 " "	3,390	6,500	19 4	27 " "	7,000		
14 " "	3,750	7,000	20 0	28 " "	7,120		
15 " "	4,190	7,500	20 7	29 " "	7,250		
16 " "	4,600	8,000	21 2	30 " "	7,340		

INSTALLMENT BENEFITS.—The Insured may change the payment of the proceeds of this Policy from payment in one sum, as provided on the first page hereof, to payment by annual instalments, as provided on the fourth page hereof.

This Policy is absolutely free of conditions as to residence, occupation, travel, habits of life, and manner, time or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

PRIVILEGE OF EXCHANGING THIS POLICY FOR AN ACCUMULATION POLICY.—This Policy may be exchanged, at any time during the first Insurance year, and without medical re-examination, for an Accumulation Policy on the same plan, provided the premium on this Policy has been duly paid to the date when exchange is made, and written application for such exchange is made to the Home Office by the Insured, with surrender of this Policy.

PROFITS.—Any profits arising under this Policy will be apportioned to it only at the end of its seventh Insurance year, and at the end of every seven years thereafter, provided the Insured is then living, and that the premiums have been duly paid to that date, and not otherwise.

Future results, so far as they depend upon profits, cannot be foretold. The Company does not furnish any illustrations or estimates of profits for this Policy, and agents are expressly forbidden to make any representations other than those contained in this Policy.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month, during which the Policy remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at the rate of 5 per cent per annum.

GENERAL PROVISIONS.—(1) Only the President, a Vice President, the Actuary, or the Secretary has power in behalf of the Company to make or modify this or any contract of Insurance or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above. (2) Premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to an agent producing receipts signed by one of the above-named officers and countersigned by the agent. If any premium due within the first three Insurance years is not paid on or before the day when due, or within the month of grace, the Policy shall become void; if any premium due after the first three Insurance years is not paid on or before the day when due, or within the month of grace, the liability of the Company shall be only as hereinbefore provided for such case. (3) If the age of the Insured is incorrectly stated, the amount payable under this Policy shall be the Insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof. (4) In any distribution of surplus or apportionment of profits, the principles and methods which may be adopted by the Company for such distribution or apportionment and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Insured and upon all parties having or claiming any interest under this Policy. (5) Any indebtedness to the Company, including any balance of the premium for the Insurance year remaining unpaid, will be deducted in any settlement of this Policy, or of any benefit thereunder. (6) Any assignment of this Policy must be made in duplicate and both sent to the Home Office, one to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

This Policy shall be Incontestable after it shall have been in force one full year.

This Agreement is made in Consideration of the sum of *Three Hundred and Eighty-three Dollars and forty cents*, the receipt of which is hereby acknowledged, and of the payment of *Three Hundred and Twenty-two Dollars and Thirty Cents*, on the *Tenth* day of *January*, 1902, and of the payment of a like sum on the *Tenth* day of *January* thereafter, in every year during the continuance of this policy, until premiums shall have been paid for *Twenty* years in all.

In Witness Whereof, the NEW YORK LIFE INSURANCE COMPANY has caused this agreement to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Tenth* day of *January*, one thousand, nine hundred and *one*.

CHAS. C. WHITNEY,
Secretary.

JOHN A. MCCALL,
President.

.....
Registrar.

Instalment benefits same as for ordinary Life Accumulation Instalment Option Policy on preceding pages.

APPLICATION.

I agree, on behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, as follows: 1. That inasmuch as only the officers at the Home Office of the Company in the city of New York have authority to determine whether or not a Policy shall issue on any application, no statements, promises or information made or given by, or to, the person soliciting or taking this application for a Policy, or by or to any other person, shall be binding on the Company or in any manner affect its rights, unless such statements, promises or information be reduced to writing, and presented to the officers of the Company at the Home Office, in this application. 2. That in any distribution of surplus or apportionment of profits, the principles and methods which may be adopted by the Company for such distribution or apportionment, and its determination of the amount equitably belonging to any Policy which may be issued under this application, shall be conclusive upon the Insured under said Policy and upon all parties having or claiming any interest thereunder. 3. That the issue of a Policy and the payment of the first premium thereof in full during my lifetime and good health shall be a condition precedent to any liability of the Company under this application; and that such payment shall relate back to the date on which the insurance under said Policy takes effect. 4. That any insurance under this application shall take effect as of the date of this application, unless otherwise agreed in writing. 5. That any payment in advance on account of premium shall be binding on the Company only in accordance with the agent's or cashier's receipt therefor on the Company's authorized form. 6. That the Policy applied for shall be in the form now in use by the Company, and that the contract contained in such Policy and in this application shall be construed according to the law of the State of New York, the place of said contract being agreed to be the Home Office of the Company. 7. That any Policy that may be issued in pursuance of this application shall be in consideration of my promises made in this application.

20-YEAR

INSURANCE BOND WITH GUARANTEED INTEREST.

No. 99,999.

AGE 35.

NEW YORK LIFE INSURANCE COMPANY.

AMOUNT, \$10,000.

PREMIUM, \$650.

By this Twentieth Century Insurance Bond, agrees to pay *Ten Thousand Dollars*, being the face value of this Bond, to the *Executors, Administrators or Assigns* of the Insured, or to such other Beneficiary as may have been duly designated, at the Home Office of the Company, in the City of New York, immediately upon receipt and approval of proofs of the death of *John Doe*, the Insured, of *New York*, in the County of *New York*, State of *New York*.

And the Company further agrees that if the death of the Insured shall occur during the Accumulation Period, and if at the time of such death the premiums paid on this Bond (on the basis of the tabular annual rate), with interest compounded at the rate of *four* per cent per annum from dates of payment to end of Insurance year in which death occurs, shall exceed the face amount of this Bond, such excess shall be paid with the face value of this Bond as shown in the table on the second page hereof.

CHANGE OF BENEFICIARY.—The Insured may, at any time during the continuance of this Insurance Bond, provided the Bond is not then assigned, change the Beneficiary or Beneficiaries by written notice to the Company, at its Home Office, accompanied by this Bond, such change to take effect on the endorsement of the same upon the Bond by the Company. If there is no Beneficiary living at the death of the Insured, the amount then insured by this Bond shall be paid to the *Executors, Administrators or Assigns* of the Insured.

This Insurance Bond participates in the profits of the Company as herein provided.

If the Insured is living on the *Fifteenth* day of *January*, *Nineteen Hundred and Twenty-one*, which is the end of the *Twenty*-year Accumulation Period of this Insurance Bond, and if the premiums have been duly paid to that date and not otherwise, the Company will then apportion to this Bond its share of the accumulated Profits and the Insured shall then have the option of one of the following

THREE ACCUMULATION BENEFITS:

- (1st.) Receive an Income of *Five Hundred and Twenty Dollars* per annum, during *10* years, (being equal to *four* per cent on the total amount of premiums paid, on the basis of the tabular annuity rate) the first payment to be made on the *Fifteenth* day of *January* *Nineteen Hundred and Twenty-two*, and receive in addition the Profits converted into a Life Annuity, payable with the income above, and continue this Insurance Bond for *\$10,000* without further payment of premiums; or,
- (2d.) Receive the Profits in Cash, and receive a Life Income as specified in the 1st Benefit, and continue this Insurance Bond for *\$10,000* without further payment of premiums; or,
- (3d.) Receive the Entire Cash Value, as stated below, in Cash, and discontinue this Insurance Bond.

AT THE END OF THE ACCUMULATION PERIOD, the Company will send to the Insured a written statement of the results under the three Accumulation Benefits. If a selection by the Insured of one of these benefits is not received by the Company within three months thereafter, it will be assumed that the Insured desires to continue this Insurance Bond under the 1st benefit.

The Company guarantees that the entire cash value of this Insurance Bond at the end of the Accumulation Period shall consist of

FIRST—\$12,540.

SECOND—The cash profits then apportioned by the Company.

TABLE OF AMOUNTS PAYABLE IN EVENT OF DEATH DURING THE ACCUMULATION PERIOD.

as provided on the first page of this Bond, if Premiums are paid in full to date of death.

	Excess Over Face Value of Bond.	Total Amount Payable.		Excess Over Face Value of Bond.	Total Amount Payable.
1st to 7th Yr	None	\$10,000	14th Year	\$2,370	\$12,370
8th Year	None	10,000	15th "	3,540	13,540
9th "	None	10,000	16th "	4,750	14,750
10th "	None	10,000	17th "	6,020	16,020
11th "	None	10,000	18th "	7,340	17,340
12th "	810	10,810	19th "	8,710	18,710
13th "	1,240	11,240	20th "	10,130	20,130

CASH LOANS AVAILABLE ON DEMAND.

Cash loans can be obtained by the Insured on the sole security of the Insurance Bond on demand at any time after this Bond has been in force two full years, if premiums have been duly paid to the anniversary of the Insurance next succeeding the date when the Loan is made. Application for any Loan must be made in writing to the Home Office of the Company and the loan will be subject to the terms of the Company's loan agreement.

the amount of loan available at any time is stated in Column 1 below, and includes any previous loan then unpaid. Interest will be at the rate of 5 percent per annum in advance.

TABLE OF CASH LOANS AND OF PAID-UP OR CONTINUED INSURANCE.

After Expiration of	Col. 1.	Col. 2.	Col. 3.		
	Cash Loans.	Paid-up Insurance.	\$10,000 Insurance Contin'd for		
			Years.	Months.	Cash at end of Period.
Yr.	None	None	0	2	None
Yrs.	\$1,250	\$ 750	5	2	None
"	1,750	1,500	10	5	None
"	2,330	2,000	15	9	None
"	2,980	2,500	15	0	\$ 960
"	3,540	3,000	14	0	1,730
"	4,120	3,500	13	0	2,500
"	4,730	4,000	12	0	3,280
"	5,360	4,500	11	0	4,080
"	6,010	5,000	10	0	4,900

After Expiration of	Col. 1.	Col. 2.	Col. 3.		
	Cash Loans.	Paid-up Insurance.	\$10,000 Insurance Continued for		
			Years.	Months.	Cash at end of Period.
11 Yrs.	\$ 6,690		9	0	\$ 5,730
12 "	7,380		8	0	6,580
13 "	8,090		7	0	7,410
14 "	8,810		6	0	8,220
15 "	9,540		5	0	9,000
16 "	10,280		4	0	9,750
17 "	11,030		3	0	10,470
18 "	11,790		2	0	11,180
19 "	12,540		1	0	11,870

For special advantages at end of accumulation period see three accumulation benefits on first page.

For special advantages at end of accumulation period see three accumulation benefits on first page.

INSTALLMENT BENEFITS.—The Insured may change the payment of the proceeds of this Insurance Bond, when it becomes a claim by death, from payment in one sum, as provided on the first page hereof, to payment by annual instalments, as provided on the fourth page hereof.

This Insurance Bond is Automatically Nonforfeitable from Date of Issue,

AS FOLLOWS:

FIRST.—If any premium is not duly paid, and if there is no indebtedness to the Company, the Insured shall have the option of one of the following Paid-up Insurance Benefits, on written request therefor within six months from the date to which the premiums were duly paid:

(1) This Bond will be endorsed for the amount of Paid-up Insurance specified in Column 2 of the table on the second page hereof, payable to the designated Beneficiary at the death of the Insured, if death occurs within the Accumulation Period, and to the Insured, if living at the end of such period; or

(2) This Bond will be endorsed for the amount of Paid-up Insurance specified in Column 2 of the table on the second page hereof, payable to the designated Beneficiary only at the death of the Insured, and there shall be paid to the Insured while living, a guaranteed annual income equal to four per cent of the total amount of premiums paid (on the basis of the regular annual rate), the first payment to be made on the date specified in the first Accumulative Benefit on the first page hereof.

If no such request for Paid-up Insurance is made, the Insurance under this Bond will automatically continue from the date to which premiums

were duly paid for the amount stated at the head of Column 3 of said table for the term specified therein, and no longer, and the amount of cash specified in said column will be payable to the Insured at the end of said term if then living.

SECOND.—If any premium or interest is not duly paid, and if there is an indebtedness to the Company, this Insurance Bond will be endorsed for such amount of Paid-up Insurance as any excess of the reserve held by the Company over such indebtedness will purchase according to the Company's present published table of single premiums, on written request thereof within six months from the date to which premiums were duly paid. Such Paid-up Insurance shall be paid to the designated Beneficiary at the death of the Insured, if death occurs within the Accumulation Period, and to the Insured if living at the end of such period.

If no such request for Paid-up Insurance is made, the net amount that would have been payable as a death-claim on the date to which premiums were duly paid will automatically continue as Term Insurance from such date, for such time within the Accumulation Period as said excess of the reserve will purchase according to the Company's present published table of single premiums for Term Insurance, and no longer. Should said excess be more than sufficient to purchase Term Insurance to the end of the Accumulation Period a Pure Endowment shall be purchased with the remainder of said excess, payable in cash at the end of said period to the Insured, if then living.

The Paid-up or Continued Insurance specified above, shall be subject to the provisions of this Bond, but without participation in profits, except over face value, cash loans or further payment of premiums.

GRACE IN PAYMENT OF PREMIUMS.—A grace of one month, during which the Insurance Bond remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at the rate of 5 per cent per annum.

REINSTATEMENT.—The Insured may secure reinstatement of this Bond during the Accumulation Period at any time within five years after the nonpayment of any premium, under the following conditions: Written application to the Home Office with evidence of insurability satisfactory to the Company; payment of premiums from the date to which premiums were duly paid to the date of reinstatement, with interest at the rate of 5 per cent per annum; and payment or reinstatement of any loans, including payment of any interest due and unpaid.

PROFITS AFTER ACCUMULATION PERIOD.—If this Insurance Bond is continued beyond the Accumulation Period, Profits shall be apportioned at the end of every five years thereafter during the continuance of the Bond if all premiums have been duly paid to end of Accumulation Period.

GENERAL PROVISIONS.—(1) Only the President, a Vice President, the Actuary, or the Secretary has power in behalf of the Company to make or modify this or any contract of Insurance or to extend the time for paying any premium, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any person other than the above. (2) Premiums are due and payable at the Home Office, unless otherwise agreed in writing, but may be paid to an agent producing receipts signed by one of the above named officers and countersigned by the agent. If any premium is not paid on or before the day when due, or

within the month of grace, the liability of the Company shall be only as hereinbefore provided for such case. (3) If the age of the Insured is incorrectly stated, the amount payable under this Insurance Bond shall be the Insurance which the actual premium paid would have purchased at the true age of the Insured. Age will be admitted on satisfactory proof. (4) Any distribution of surplus or apportionment of Profits, the principles and methods which may be adopted by the Company for such distribution and apportionment and its determination of the amount equitably belonging to this Insurance Bond shall be conclusive upon the Insured and upon all parties having or claiming any interest under this Insurance Bond. (5) Any indebtedness to the Company, including any balance of the premium for the Insurance year remaining unpaid will be deducted in any settlement of this Insurance Bond, or of any benefit thereunder. (6) Any assignment of this Insurance Bond must be made in duplicate and both sent to the Home Office, one to be retained by the Company and the other to be returned. The Company has no responsibility for the validity of any assignment.

This Insurance Bond is absolutely free of conditions as to residence, occupation, travel, habits of life, and manner, time or place of death. No permit or extra premium will be required for military or naval service in time of war or in time of peace.

This Insurance Bond is Incontestable from Date of Issue.

This Agreement is Made in Consideration of the sum of *Six Hundred and Fifty Dollars*, the receipt of which is hereby acknowledged, and of the payment of a like sum on the *Fifteenth* day of *January* thereafter, in every year during the continuance of this Insurance Bond, until *Twenty* full years' premiums shall have been paid.

In Witness Whereof, the NEW YORK LIFE INSURANCE COMPANY has caused this Agreement to be signed by its President and Secretary, countersigned by its Registrar or Assistant Registrar, and delivered this *Fifteenth* day of *January*, one thousand nine hundred and one.

CHAS. C. WHITNEY,

Secretary.

JOHN A. MCCALL,

President.

Instalment Benefits same as in Ordinary Life Accumulation Instalment Option policy, which see

20-PREMIUMS LIFE—SEMI-TONTINE INVESTMENT POLICY.

No. 9,999.

STATED AGE, 31

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

SUM INSURED, \$10,000.

PREMIUM, \$369.54

In Consideration of the application for this policy, and of the statements and agreements therein contained, hereby made part of this contract, and of the annual premium of *Three Hundred and Sixty-nine Dollars and Fifty Cents*, to be paid in advance to the Company, at its Head Office, in the City of Toronto, Canada, on the delivery of this Policy, and thereafter on the *Fifth day of November*, in every year during the term of *Nineteen years*, insures the life of *Arthur Doe* (hereinafter called the Insured) of *New York*, in the County of *New York*, and State of *New York*, and, upon satisfactory proof at its Head Office of the death of the Insured, as stated in provision (h) hereon, during the continuance of this Policy, and its surrender with the last premium receipt thereon, promises to pay, at its said office in the City of Toronto, to *his wife Gertrude Doe*, (*should she survive him*) *should his death occur within the Investment Period hereof otherwise to himself*, his executors, administrators or assigns, *Ten Thousand Dollars*, first deducting therefrom the balance of the current year's premium, if any, and all loans on account of this Policy, under the following and further provisions:

1. That, if after the payment of three full years' premiums this Policy shall lapse for the nonpayment of any premium, note, cheque or other obligation given on account of a premium, the Company will, upon application, the payment of all indebtedness hereon, and the surrender of this Policy and the last renewal premium receipt, within three months after such lapse, endorse hereon the amount of nonparticipating paid-up insurance, stated in the within table, or pay its cash value, as specified in said table;

2. That, after being in force one year, the only conditions which shall be binding upon the holder of this Policy, are that he shall make the payments hereon as hereby provided, and that the provisions as to military and naval service in time of war, proofs under provision (h) hereon, and limitation of time for action or suit, shall be observed; in all other respects, after the expiration of said year, the liability of the Company under the Policy shall not be disputed;

3. This Policy is issued and accepted under the Company's Semi-Tontine Investment plan, and upon these and the further provisions, privileges and agreements, printed and written hereon, all of which are hereby incorporated herein and made part hereof;

No provision of this contract can be changed, waived or modified, or permit granted except by written agreement signed

by the President or Vice President and the Managing Director of the Company.

In witness whereof, the said Company has hereunto affixed its Corporate Seal, and by its President and Managing Director, signed this contract at the City of Toronto, this 12th day of November, A. D. 1900.

WM. MCCABE,
Managing Director.

J. L. BLAIKIE,
President.

This Policy is issued and also accepted by the insured and assured upon the following additional provisions, privileges and agreements, numbered 1 to 5, inclusive, therein made a part thereof:

Options.

(a). That no dividend shall be allowed or paid upon this Policy until the completion of the Investment period, viz., on the 5th day of November, A. D. 1920, and then only if the person whose life is hereby insured be living, and this Policy be in force;

That upon the completion of the Investment period, as aforementioned, provided this Policy shall then be in force, its legal holder or holders shall have the option upon its then surrender, either,

Firstly, to withdraw in cash this Policy's share of the assets, that is, the accumulated reserve, which shall be Fifty-seven Hundred, and Sixty dollars, and in addition thereto, the dividend apportioned by the Directors of the Company out of divisible profits to this Policy; or

Secondly, to apply the said reserve and dividend to the purchase of a nonparticipating paid-up life Policy, if the Company find the life of the insured then insurable; or

Thirdly, to continue the insurance for the original amount without further payment of premiums, the policy being paid-up by its terms, and apply the said dividend to the purchase of an annuity, which together with the future dividends as apportioned on this policy, shall be payable in cash to its legal holder or holders; or

Fourthly, to withdraw in cash the dividend apportioned to this policy, which will remain in force as a fully paid-up participating policy;

If no notice in writing shall be given to the Company of the way elected in which to apply the dividend, within two months after the completion of the Investment period, then the dividend shall be applied in the third way just mentioned;

That after the completion of its Investment period, while this Policy shall remain in force, it shall be entitled to all the rights and privileges of ordinary policies of the same age and kind;

Grace,

(b). One calendar month will be allowed for payment of renewal premiums on policies in this class, after the same are payable, at the expiration of which time, if said premium remain unpaid, this Policy shall thereupon cease to be in force;

Notes, Cheques
etc.

(c). If a note, cheque, draft or other obligation, given for the first or any subsequent premium, or any part thereof, or any re-

renewal of any such note or other obligation or part thereof, if not paid when due, the Policy will thereupon cease to be in force without any notice or act on the part of the Company;

Reinstatement. (d). Reinstatement will be permitted, if application therefor be made in writing to the Company, at its Head Office, within six months after the actual due date of the premium as stated within, accompanied with medical evidence satisfactory to the Company that the life is still insurable, and upon payment of all premiums in arrear, with interest thereon from their actual due dates, at the rate of 6 per cent per annum;

Revival. (e). Should the Company upon any occasion consent to renew or revive a policy after the same has ceased to be in force every such renewal or revival shall always be understood solely as an act of grace, and not as a waiver of, or as in any way creating any precedent for waiving, any condition or agreement in the Policy or application;

(f). After one year from the date of this Policy, there are no restrictions upon travel, residence or occupation, save that military or naval service without a permit in the time of war, is forbidden, except in the defence of the Union;

For one year after the date of this Policy, travel and residence in Mexico or in the Arctic and Torrid Zones, or engagement in any of the following occupations or employments, viz., blasting, mining, submarine labor, the production of any highly explosive material, the handling of electric wires or dynamos, engagement in aerial or arctic journeys, or in employment on a railroad, steamboat or other vessel, without a permit, will render the Policy void, and it shall thereupon cease to be in force;

If, within one year from the date of this Policy, any statement made in the application and therein declared to be material to the contract, was at the date of said application untrue, this Policy thereupon ceases to be in force;

**Self
destruction.**

(g). The Company does not insure against death by the insured's own act, whether sane or insane, from dueling, or in consequence of the violation of law, should the death of the insured occur within one year from the date hereof;

**Proofs of Claim
and Age.**

(h). Upon the death of the insured, the claimants shall make proof thereof in writing by oath or solemn declaration, with such further information about the said death, the claim, and the age of the insured, if not previously admitted, with duly authenticated evidence establishing each claimant's interest in this Policy, as the Directors shall think reasonable; and no suit or action shall be brought against the Company on this Policy after one year from the said death. The age of the insured will be admitted by the Company on due proof, but any error in stating the age of the insured will be adjusted for such amount as the premium actually paid would purchase at the Company's table rate at the correct age;

(i). That no information or statement not contained in the application for this Policy, no notice of any facts touching said application or this Policy, however made, given, received or ac-

quired, shall affect the Company, unless forthwith communicated in writing by the insured to the President or Managing Director at the Company's Head Office and assented to by him in writing for the Company;

(j). That, under no circumstance shall this Policy be held to be in force until the actual payment to, and acceptance of the first premium thereon by, an authorized agent of the Company, and the delivery to the insured of the necessary receipt signed by the Managing Director; the life being at the time of such payment and delivery in the same condition of health as stated in the application for this Policy;

Assignment.

(k). Any assignment of this Policy must be made in duplicate and sent forthwith to the Head Office; one to be retained by the Company, and the other to be returned. The Company assumes no responsibility in connection with any assignment hereof;

(l). The amount of this Policy will be paid in gold coin of the present standard of weight and fineness, or its equivalent in U. S. currency, and the premiums payable hereon may be required to be paid to the Company in like gold coin, or its equivalent in U. S. currency.

SEC. 11, ACT OF INCORPORATION.—Every holder of a participating Policy in the Company, upon which all premiums due have been paid, shall have one vote in person for each \$1,000 insurance held by him.

BY-LAW No. 28.—No Director or office holder of the Company shall either directly or indirectly borrow any money from the Company.

NOTICE TO POLICY-HOLDERS.—Agents, general agents, local managers or inspectors are in no wise authorized to make, alter, or discharge contracts or waive forfeiture. Payments of premiums to agents will not be valid unless receipts be given, signed by the Managing Director. When receipts are sent to agents for delivery, such agents shall countersign and date the same *only on the day of the actual payment of premium* and as evidence of its then payment to them. All premiums are due and payable at the Head Office in Toronto. For the convenience of the insured, payment of the premium, *when not overdue*, may be made to an agent, but only upon production of the receipt above specified.

TABLE OF GUARANTEED VALUES AS STATED BELOW.

During the continuance of this policy, cash loans will be made upon it after it has been three or more full years in force, for the amounts stated in the column headed "cash loans," against the number of full years the policy is in force at the time of the loan.

The interest charged for such loans will be, not exceeding 6 per cent. per annum, payable in advance in the terms of the Company's Loan Agreement.

At End of	Paid-up Insurance if no Un-paid Loans Hereon.	Cash Surrender Values Less Any Un-paid Loans Hereon.	Cash Loans Less Any Indebtedness.	At End of	Paid-up Insurance if no Un-paid Loans Hereon.	Cash Surrender Values Less Any Un-paid Loans Hereon.	Cash Loans Less Any Indebtedness.
3 Yrs.	\$1,500	\$480	\$450	12 Yrs.	\$6,000	\$2,500	\$2,250
4 "	2,000	660	600	13 "	6,500	2,790	2,500
5 "	2,500	840	750	14 "	7,000	3,090	2,800
6 "	3,000	1,040	950	15 "	7,500	3,450	3,100
7 "	3,500	1,250	1,150	16 "	8,000	3,840	3,450
8 "	4,000	1,480	1,350	17 "	8,500	4,250	3,800
9 "	4,500	1,720	1,550	18 "	9,000	4,680	4,200
10 "	5,000	1,960	1,750	19 "	9,500	5,200	4,700
11 "	5,500	2,290	2,000	20 "	10,000	5,780	5,200

If this Policy is continued in force beyond the twentieth year, tables of Cash Loans, Paid-up Values and Cash Surrender Values, as above, after the twentieth year, will be furnished on application to the Head Office.

APPLICATION.

It is hereby DECLARED AND AGREED that all hereinbefore contained with the accompanying reports and agreement (Form L-B and Form 2), and this Declaration and Agreement, constitute an application to the North American Life Assurance Company for the insurance proposed; that a Policy, if issued in the Company's usual form and delivered, shall be the only acceptance of this application; that any person having or claiming any interest under such Policy adopts as his or her own, each and all of the statements in said Application—all of which statements are hereby warranted to be true and declared to be material to the contract—whether written by his or her own hand or not, and declares the same to be full, complete and true facts, and that such statements are the only statements upon which the Policy, if issued, will be founded; that such Policy will be accepted when presented, subject to the terms in and upon the said Policy, and as herein set forth:

That the entire contract shall consist only of said Application and Policy, and shall be construed and interpreted as a whole, and in each of its parts and obligations, according only to the terms thereof; that no part of the Application or Policy will be varied by any usage or custom whatever, that the place of contract for all purposes shall be the place of the delivery of the Policy, and all rights, claims and remedies not based on such contract, are hereby waived:

That no agent of the Company (whether called General or otherwise) has power to bind the Company in any way; nor is any agent authorized to receive any payment due to the Company, except when furnished with a receipt therefor, signed by the President or Managing Director, in accordance with the terms of such receipt, every such payment being then not overdue:

That, in any distribution or apportionment of profits, surplus, or dividend, the principles and methods which may then be in use by the Company for such distribution or apportionment, and its determination of the amount distributed or apportioned, to any Policy which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have, or claim, any interest in the contract:

That no information or statement not contained in said application, no notice of any facts touching said Application or said Policy, however made, given, received or acquired, shall affect the Company, unless forthwith communicated in writing by the insured to its President or Managing Director at its Head Office in Toronto, Canada, and assented to by him in writing for the Company, that no agent of the Company, or any other person, except the President, a Vice President or the Managing Director, under the direction of the Board of Directors, has power to make, alter, revive or renew any contract of insurance, grant permits, or waive forfeitures or any condition of such Policy.

It is hereby further agreed by me, that should the Company upon any occasion consent to renew or revive a Policy after the same has become null and void, every such renewal or revival shall always be understood as in no wise creating any precedent for waiving, or as a waiver of, any condition or agreement in the Policy or Application; that under no circumstances shall the Policy be held to be in force until the actual payment to, and acceptance of the first premium due thereon by an authorized agent of the Company, and the delivery to the insured of the necessary receipt signed by the Managing Director, the life of the person proposed for insurance being at the time of such payment in the same condition of health as stated in this Application; and that if any fraudulent or materially incorrect averment has been made, or any material information has been withheld, by the insured, all sums which shall have been paid to the Company upon account of the insurance made in consequence hereof, shall be forfeited, and the insurance shall be absolutely null and void; that no presumption of death shall arise from disappearance; that if a note, cheque, draft or other obligation be given for the first or subsequent premium or any part thereof, and if the same be not paid at maturity any insurance made or renewed thereby, or Policy issued on this Application, shall thereupon become null and void, but the note, cheque, draft or other obligation must nevertheless be paid; and that I have READ, OR HEARD READ, and understand said Application and this agreement part thereof, and assent to all therein contained. I also agree to accept the Policy when issued on the terms mentioned herein, and pay the Company the premium thereon, in consideration of this examination and of their acceptance of this Application.

20-PREMIUMS LIFE POLICY.

No. 999,999.

AGE, 35.

THE NORTHWESTERN MUTUAL LIFE
INSURANCE COMPANY

AMOUNT, \$10,000.

PREMIUM, \$378.00.

BY THIS POLICY OF ASSURANCE

In Consideration of the statements and agreements made in the application for this policy, which is hereby made a part of this contract, and in further consideration of the payment of *Three Hundred Seventy-eight* Dollars, the receipt whereof is hereby acknowledged, and of the *annual* payment of a like sum to the said Company, at or before twelve o'clock noon on or before the *first* day of *August* in every year until premiums for twenty full years shall have been paid, or until the prior death of the insured, promises to pay, at its office, in Milwaukee, Wisconsin, unto *Jane Doe*, beneficiary, *wife of John Doe*, the insured, of *Milwaukee*, in the State of *Wisconsin*, subject to the right of the insured to change the beneficiary or beneficiaries as hereinafter provided, the sum of *Ten Thousand* Dollars, upon receipt and approval of proofs of the fact and cause of the death of said insured while this policy is in full force, the balance of the year's premium, if any, and any other indebtedness on account of this policy being first deducted therefrom; provided, however, that if no beneficiary shall survive the said insured, then such payment shall be made to the executors, administrators or assigns of the said insured.

This policy shall, while in full force, share in the surplus annually, according to the Company's usage, at each distribution after two years from the date hereof, until all contributions to the surplus found in the course of making such distributions to have arisen from this policy shall have been returned; except that, if at the end of two years from the date hereof choice be made by the insured of one of the Tontine periods of accumulation offered, no dividends shall be due or payable until the expiration of such period, except as hereinafter provided for a restoration upon the annual dividend plan, and then only if this policy is in full force.

This policy, after payment of premiums for three full years shall be nonforfeitable under and subject to the provisions contained on the second and third pages hereof.

This policy shall not take effect until the first premium shall have been actually paid while the insured is in good health, and is issued and accepted by the parties in interest subject to the provisions and benefits stated on the second and third pages hereof which are hereby made a part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, at its office in Milwaukee, Wisconsin, has by its President and Secretary signed and delivered this contract, this *first* day of *August*, one thousand nine hundred.

J. W. SKINNER,
Secretary.

H. L. PALMER,
President.

PROVISIONS.

PREMIUM PAYMENTS.—1st. No premium after the first shall be considered paid unless a receipt shall be given therefor, signed by the President or Secretary and countersigned by an agent authorized to receive such premium. If within three years from the date hereof, default shall be made in the payment of any premium this Policy shall cease and determine and, unless restored, all payments thereon shall remain the property of the Company.

ASSIGNMENTS.—2d. If this Policy be assigned, a duplicate of the assignment shall, within thirty days, be given to the Company and satisfactory proof of assignee's interest be produced on making claim. The Company by receiving or filing any assignment will not assume any responsibility for the validity thereof.

INCONTESTABILITY.—3d. After two years from the date hereof, the liability of the Company under this contract shall not be disputed on account of any misstatement in the application, unless it relates to some fact material to the risk and shall have been intentionally made. Misstatement of age, made without fraudulent intent, will be adjusted by the Company in accordance with the published premium rate now in use for the correct age.

BENEFITS AND PRIVILEGES.

CHANGE IN PREMIUM PAYMENTS.—1st. The mode of premium payment may be changed on any anniversary date from Annual to Semi-Annual or Quarterly, or *vice versa*, at the premium rates in use by the Company at the date hereof, but the payment of any premium shall not have the effect to continue this Policy in full force longer than for the time specified in the receipt therefor.

GRACE IN PAYMENT OF PREMIUMS.—2d. A grace of thirty days, during which the Policy remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at a rate not to exceed six per cent per annum.

RESTORATION.—3d. If default be made in premium payment, this Policy, if not previously surrendered, may be restored to full force at any time within five years upon certificate of good health being furnished by the Insured and approved by the Company, and payment of all premiums past due, with not to exceed six per cent yearly interest, except that if a

Tontine Dividend period is selected, the Policy cannot be restored as a Tontine Dividend Policy later than sixty days after default in premium payment.

DIVIDEND OPTIONS.—4th. Two years from the date hereof the Insured shall have the choice, to be made in writing, of receiving dividends annually while this Policy is in full force, or of deferring all surplus payment for a Tontine Dividend period in accordance with the Company's Tontine Dividend Agreement. Annual dividends may be applied either (1st) toward payment of premium, or (2d) to the purchase of nonforfeitable participating paid-up additions to the Policy, evidence of good health satisfactory to the Company required for the first addition, or upon change from 1st to 2d method, but not otherwise.

NOMINATING OR CHANGING BENEFICIARY.—5th. The Insured, subject to the rights of any assignee, may nominate a Beneficiary or Beneficiaries, provided none be herein named; or may change the Beneficiary or Beneficiaries, at any time during the continuance of this Policy by filing with the Company a written request accompanied by this Policy, such nomination or change to take effect upon the endorsement of the same on the Policy by the Company.

NOMINATION OF CONTINGENT BENEFICIARY.—Subject to the rights of any assignee and subject to change by the person or persons nominating; a Beneficiary or Beneficiaries, in succession, hereinafter designated as contingent Beneficiary or Beneficiaries, may be nominated in writing at any time by the Insured, or in the event of his failure to so nominate, by the Beneficiary or Beneficiaries if of lawful age.

NONFORFEITURE AND LOAN FEATURES.

PAID-UP INSURANCE.—1st. If, after payment of premium for three or more years, default shall be made in the payment of any premium, this contract shall secure, without action on the part of the Insured, nonparticipating paid-up Insurance as specified in the table below; or:

EXTENDED INSURANCE.—If the Insured in his application for this Policy shall have made, or the Insured, together with the Beneficiary and assigns if any, after the issuance of this Policy and not later than three months after such default in premium payment, shall make written application for extended insurance, the Company (provided such application for extended insurance shall not have been revoked in writing) will, in lieu of the paid-up insurance aforesaid, extend and continue in force the full amount of this Policy as nonparticipating term insurance as specified in the table below; but, if the Insured shall die within one year after such default in premium payment and within the term of said extended insurance, the Company will deduct from the amount payable all premiums that would have become due on this Policy had default not occurred, with interest thereon at not to exceed the rate of six per cent per annum; provided in either case, that any existing indebtedness to the Company on account of this Policy, if not paid in cash, will reduce the amount of insurance indicated in the ratio of such indebtedness to the reserve for such insurance.

CASH SURRENDER VALUES.—2d. The Company will upon request, with a full and valid surrender of the Policy and all claims thereunder, pay a cash surrender value as indicated in the table below for the number of years the Policy has been in full force, less any existing indebtedness to the Company on account of this Policy; but under this provision no cash surrender value will be paid if the Policy is extended as term insurance.

LOANS.—3d. If this Policy has not been extended as term insurance, the Company will loan up to the amount indicated in the table below for the number of years the Policy has been in full force, at not to exceed six per cent annual interest, upon a satisfactory assignment of the Policy to the Company as collateral security and subject to the usual regulations of the Company relating to Policy loans.

TABLE OF LOAN AND SURRENDER VALUES.

NOTE.—These figures apply only during the lifetime of the Insured and to policies free from indebtedness, but any existing indebtedness may be paid in cash and the table will then apply; or if not so paid, the loan and

cash values will be reduced to the extent of the indebtedness and the amount of insurance will be reduced in the ratio of the indebtedness to the reserve for such insurance:

No. Years Policy in Full Force.	Loan.	Cash Values	Paid-up Insurance.		Extended Insurance.	
			In Instalments.	In One Sum.	Years.	Days.
5	No Loan will be made for less than \$50, nor for any sum not a multiple of Five Dollars.		Subject to Instalment Provisions of this Contract.	\$1,810	6	194
6				1,890	8	276
7				2,350	10	317
8				2,870	12	284
9				3,890	14	167
10				3,910	15	392
11				4,420	17	55
12				4,930	18	75
13				5,440	19	41
14				5,950	19	324
15				6,460	20	205
16				6,960	21	56
17				7,460	21	251
18				7,970	22	69
19				8,470	22	250
20				8,980	23	76
				9,480	23	287
				Policy full Paid.		

The basis upon which the above tables are constructed will apply if this Policy is continued in force beyond the twentieth year. If any dividend or dividends under this contract are used to purchase additions, such additions, if continued in force, will increase the above guarantees.

INSTALMENT AND ANNUITY FEATURES.

The Insured during his lifetime, with the privilege of revocation, or the Beneficiary or Beneficiaries when this Policy becomes payable by the death of the Insured if within the Endowment period, provided the Insured shall not have otherwise directed, shall have the right to elect, in lieu of payment in one sum, either of Options "A," "B" or "C": Provided, however—

AMOUNT DUE.—1st. The amount due must equal or exceed \$1,000.

ENDORSEMENT ON POLICY.—2d. Any election, revocation, nomination or change to be valid, must be in writing and this Policy returned to the Company for appropriate endorsement.

RIGHTS OF CONTINGENT BENEFICIARY.—3d. Any contingent Beneficiary or Beneficiaries shall upon satisfactory proof of the death of the last surviving Beneficiary succeed to all the rights and privileges possessed by said Beneficiary at the time of such death, except that under Option "C" the rights of any contingent Beneficiary shall be limited to such of the first twenty-five instalments, if any, as remain unpaid at the death of the last surviving Beneficiary.

SURVIVING BENEFICIARY.—4th. If there be more than one Beneficiary the rights of any deceased Beneficiary shall pass to the surviving Beneficiaries or Beneficiary, upon satisfactory proof of such decease, except that under Option "C" the rights of any Beneficiary to continuous instalments shall cease and determine with the death of such Beneficiary, and only so many of the first twenty-five instalments, if any, as then remain unpaid, shall pass to the surviving Beneficiaries or Beneficiary.

LAST SURVIVING BENEFICIARY OR CONTINGENT BENEFICIARY.—5th. At the death of the last surviving Beneficiary if there be no contingent Beneficiary then living, or at the death of the last surviving contingent

Beneficiary occurring subsequently thereto, the amount retained by the company under Option "A," will be paid to the executors, administrators assigns of such last surviving Beneficiary or contingent Beneficiary upon the surrender of this Policy; under the same conditions, any of the stipulated instalments under Option "B," or any of the first twenty-five instalments under Option "C," then remaining unpaid will be commuted upon the basis of three per cent compound interest and paid in one sum in the manner.

OPTION A.

ANNUITY EXTENSION.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured, including any dividend additions then in force, retained by the Company until the death of the last surviving Beneficiary or contingent Beneficiary, the Company in the meantime to pay an annuity equal to three per cent of the amount so retained, the first annuity being payable one year after the death of the Insured.

COMMUTATION OF ANNUITY.—At the time any annuity payment becomes due the Beneficiary or Beneficiaries if of lawful age, provided the Company has not been otherwise directed by the Insured, shall have the right upon the surrender of this Policy to withdraw the amount so retained by the Company, in addition to such annuity payment, and if said amount be so withdrawn the annuity payments shall cease.

OPTION B.

LIMITED INSTALMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured if within the Endowment period, including any dividend additions then in force, paid in a specified number of annual instalments as per the first table below, which shall apply *pro rata* per \$1,000 for the amount to be so paid, the first instalment being payable immediately.

CHANGE OF INSTALMENTS.—The number of instalments may be changed any time by the Insured, but any such change must be effected prior to the payment of the first instalment.

COMMUTATION OF INSTALMENTS.—The instalments remaining unpaid will be commuted upon the basis of three per cent compound interest and paid in one sum at any time when an instalment is due, upon written request of the Beneficiary or Beneficiaries, if of lawful age, and due surrender of this Policy, provided the Insured shall not have otherwise directed in writing.

LIMITED INSTALMENT TABLE.

Number of Instalments.....	25	20	19	18	17	16	15*	14	13	12
Amount of Each	\$55 75	\$65 25	\$67 78	\$70 59	\$73 74	\$77 29	\$81 32	\$85 94	\$91 29	\$97 53
Number of Instalments	11	10	9	8	7	6	5	4	3	2
Amount of Each ..	104 92	118 81	124 69	138 30	155 83	179 22	211 99	261 19	343 23	507 39

*ILLUSTRATION.—If payment is to be made by 15 instalments, the amount of each instalment will be \$81.32 for each \$1,000.

OPTION C.

CONTINUOUS INSTALMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured, including any dividend additions then in force, paid in annual instalments continuous during the lifetime of any Beneficiary of an amount corresponding to that stated in the table below for the age of the Beneficiary or Beneficiaries at the date of death of the Insured, which table shall apply *pro rata* per \$1,000 for the amount to be so paid, the first instalment being payable immediately.

PRO RATA SHARE.—If there be more than one Beneficiary the amount to be so paid shall be considered as divided into equal parts, and the amount of each Beneficiary's annual instalment shall be determined pro rata for the age attained.

CONTINUOUS INSTALMENT TABLE.

Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.
10	\$38 31	24	\$41 15	38	\$46 04	52	\$52 45
11	36 46	25	41 41	39	46 50	53	52 83
12	38 63	26	41 68	40	46 97	54	53 20
13	38 80	27	41 97	41	47 46	55	53 55
14	38 97	28	42 27	42	47 96	56	53 88
15	39 16	29	42 58	43	48 46	57	54 18
16	39 35	30	42 91	44	48 95	58	54 46
17	39 55	31	43 25	45	49 43	59	54 71
18	39 75	32	43 61	46	49 89	60	54 93
19	39 97	33	43 98	47	50 33	61	55 12
20	40 19	34	44 36	48	50 77	62	55 27
21	40 42	35	44 76	49	51 21	63	55 38
22	40 65	36	45 18	50	51 63	64	55 46
23	40 90	37	45 60	51	52 05	65	55 50

PARTICIPATION.—All stipulated payments under Options "A" and "B," and the first twenty-five stipulated payments under Option "C," will be increased by such annual dividends as may be apportioned by the Company.

20-YEAR ENDOWMENT POLICY.

No. 999,999.

AGE, 35.

THE NORTHWESTERN MUTUAL LIFE
INSURANCE COMPANY

AMOUNT, \$10,000.

PREMIUM, \$514.30.

BY THIS POLICY OF ASSURANCE

In Consideration of the statements and agreements made in the application for this policy, which is hereby made a part of this contract, and in further consideration of the payment of *Five Hundred Fourteen and $\frac{30}{100}$* Dollars, the receipt whereof is hereby acknowledged, and of the annual payment of a like sum to the said Company, at or before twelve o'clock noon on or before the first day of *August* in every year during the continuance of this policy, promises to pay, at its office, in Milwaukee, Wisconsin, unto *Jane Doe*, beneficiary, wife of *John Doe*, the insured, of *Milwaukee*, in the State of *Wisconsin*, subject to the right of the insured to change the beneficiary or beneficiaries as hereinafter provided, the sum of *Ten Thousand* Dollars, upon receipt and approval of proofs of the fact and cause of the death of said insured while this policy is in full force if such death shall occur within the period of *twenty* years from the date hereof, the balance of the year's premium, if any, and any other indebtedness on account of this policy being first deducted therefrom; provided, however, that if no beneficiary shall survive the said insured, then such payment shall be made to the executors, administrators or assigns of the said insured. If the said insured shall survive to the end of said period (hereinafter called the endowment period) and this policy shall then be in full force, the said sum, less any indebtedness as aforesaid, shall be paid to him or his assigns.

This policy shall, while in full force, share in the surplus annually, according to the Company's usage, at each distribution after two years from the date hereof, until all contributions to the surplus found in the course of making such distributions to have arisen from this policy shall have been returned; except that, if, at the end of two years from the date hereof choice be made by the insured of one of the Tontine periods of accumulation offered, no dividends shall be due or payable until the expiration of such

period, except as hereinafter provided for a restoration upon the annual dividend plan, and then only if this policy is in full force.

This policy, after payment of premiums for three full years shall be nonforfeitable under and subject to the provisions contained on the second and third pages hereof.

This policy shall not take effect until the first premium shall have been actually paid while the insured is in good health, and is issued and accepted by the parties in interest subject to the provisions and benefits stated on the second and third pages hereof which are hereby made a part of this contract.

In Witness Whereof, THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, at its office in Milwaukee, Wisconsin, has by its President and Secretary signed and delivered this contract, this first day of August, one thousand nine hundred.

J. W. SKINNER,
Secretary.

H. L. PALMER,
President.

PROVISIONS.

PREMIUM PAYMENTS.—1st. No premium after the first shall be considered paid unless a receipt shall be given therefor, signed by the President or Secretary and countersigned by an agent authorized to receive such premium. If within three years from the date hereof, default shall be made in the payment of any premium, this Policy shall cease and determine and, unless restored, all payments thereon shall remain the property of the Company.

ASSIGNMENTS.—2d. If this Policy be assigned, a duplicate of the assignment shall, within thirty days, be given to the Company and satisfactory proof of assignee's interest be produced on making claim. The Company by receiving or filing any assignment will not assume any responsibility for the validity thereof.

INCONTESTABILITY.—3d. After two years from the date hereof, the liability of the Company under this contract shall not be disputed on account of any misstatement in the application, unless it relates to some fact material to the risk and shall have been intentionally made. Misstatement of age, made without fraudulent intent, will be adjusted by the Company in accordance with the published premium rate now in use for the correct age.

BENEFITS AND PRIVILEGES.

CHANGE IN PREMIUM PAYMENTS.—1st. The mode of premium payment may be changed on any anniversary date from Annual to Semi-Annual or Quarterly, or *vice versa*, at the premium rates in use by the Company at the date hereof, but the payment of any premium shall not have the effect to continue this Policy in full force longer than for the time specified in the receipt therefor.

GRACE IN PAYMENT OF PREMIUMS.—2d. A grace of thirty days, during which the Policy remains in full force, will be allowed in payment of all premiums except the first, subject to an interest charge at a rate not to exceed six per cent per annum.

RESTORATION.—3d. If default be made in premium payment, this Policy, if not previously surrendered, may be restored to full force at any time within five years upon certificate of good health being furnished by the Insured and approved by the Company, and payment of all premiums past due, with not to exceed six per cent yearly interest, except that if a

Tontine Dividend period is selected; the Policy cannot be restored as a Tontine Dividend Policy later than sixty days after default in premium payment.

DIVIDEND OPTIONS.—4th. Two years from the date hereof the Insured shall have the choice, to be made in writing, of receiving dividends annually while this Policy is in full force, or of deferring all surplus payment for a Tontine Dividend period in accordance with the Company's Tontine Dividend Agreement. Annual dividends may be applied either (1st) toward payment of premium, or (2d) to the purchase of nonforfeitable participating paid-up additions to the Policy, evidence of good health satisfactory to the Company required for the first addition, or upon change from 1st to 2d method, but not otherwise.

NOMINATING OR CHANGING BENEFICIARY.—5th. The Insured, subject to the rights of any assignee, may nominate a Beneficiary or Beneficiaries, provided none be herein named, or may change the Beneficiary or Beneficiaries, at any time during the continuance of this Policy by filing with the Company a written request accompanied by this Policy, such nomination or change to take effect upon the endorsement of the same on the Policy by the Company.

NOMINATION OF CONTINGENT BENEFICIARY.—Subject to the rights of any assignee and subject to change by the person or persons nominating, a Beneficiary or Beneficiaries, in succession, hereinafter designated as contingent Beneficiary or Beneficiaries, may be nominated in writing at any time by the Insured, or in the event of his failure to so nominate, by the Beneficiary or Beneficiaries if of lawful age.

NONFORFEITURE AND LOAN FEATURES.

PAID-UP INSURANCE.—1st. If, after payment of premium for three or more years, default shall be made in the payment of any premium, this contract shall secure, without action on the part of the Insured, nonparticipating paid-up Endowment Insurance as specified in the table below; or,

EXTENDED INSURANCE.—If the Insured in his application for this Policy shall have made, or the Insured, together with the Beneficiary and assigns if any, after the issuance of this Policy and not later than three months after such default in premium payment, shall make written application for extended insurance, the Company (provided such application for extended insurance shall not have been revoked in writing) will, in lieu of the paid-up insurance aforesaid, extend and continue in force the full amount of this Policy as nonparticipating term insurance as specified in the table below; but, if the Insured shall die within one year after such default in premium payment and within the term of said extended insurance, the Company will deduct from the amount payable all premiums that would have become due on this Policy had default not occurred, with interest thereon at not to exceed the rate of six per cent per annum; provided in either case, that any existing indebtedness to the Company on account of this Policy, if not paid in cash, will reduce the amount of insurance indicated in the ratio of such indebtedness to the reserve for such insurance, and in the case of extended insurance such unpaid indebtedness will also correspondingly reduce the amount of Endowment, if any, payable to the Insured at the end of the term.

CASH SURRENDER VALUES.—2d. The Company will upon request, with a full and valid surrender of the Policy and all claims thereunder, pay a cash surrender value as indicated in the table below for the number of years the Policy has been in full force, less any existing indebtedness to the Company on account of this Policy; but under this provision no cash surrender value will be paid if the Policy is extended as term insurance.

LOANS.—3d. If this Policy has not been extended as term insurance, the Company will loan up to the amount indicated in the table below for the number of years the Policy has been in full force, at not to exceed six per cent annual interest, upon a satisfactory assignment of the Policy to the Company as collateral security and subject to the usual regulations of the Company relating to Policy loans.

TABLE OF LOAN AND SURRENDER VALUES.

NOTE.—These figures apply only during the lifetime of the Insured within the Endowment period and to policies free from indebtedness, but

any existing indebtedness may be paid in cash and the table will then apply or if not so paid, the loan and cash Values will be reduced to the extent of the indebtedness and the amount of insurance will be reduced in the ratio of the indebtedness to the reserve for such insurance:

No. Years Policy in Full Force.	Loan.	Cash Values	Paid-up Insurance.		Extended Insurance.		
			In Instalments.	In One Sum.	Years.	Days.	Endowment
20	No Loan will be made for less than \$50, nor for any sum not a multiple of Five Dollars.	10,000	Subject to Instalment Provisions of this Contract.	\$1,470	10	196	Payable at End of Term of Extended Insurance if Insured is Then Living.
19	8,320	9,250		9,550	1	0	
18	7,680	8,540		9,100	2	0	
17	7,070	7,860		8,550	3	0	
16	6,480	7,210		8,180	4	0	
15	5,920	6,580		7,710	5	0	
14	5,380	5,980		7,240	6	0	
13	4,860	5,400		6,750	7	0	
12	4,350	4,840		6,260	8	0	
11	3,870	4,310		5,760	9	0	
10	3,410	3,790		5,250	10	0	
9	2,960	3,290		4,740	11	0	
8	2,520	2,810		4,210	12	0	
7	2,110	2,350		3,680	13	0	
6	1,710	1,900		3,140	14	0	
5	\$1,320	\$1,470		2,590	15	0	
4				2,030	18	348	
3							
2							
1							
0							

The basis upon which the above tables are constructed will apply if this Policy is continued in force beyond the twentieth year. If any dividend or dividends under this contract are used to purchase additions, such additions, if continued in force, will increase the above guarantees.

INSTALMENT AND ANNUITY FEATURES.

The Insured while this Policy is in force, with the privilege of revocation, or the Beneficiary or Beneficiaries when this Policy becomes payable by the death of the Insured if within the Endowment period, provided the Insured shall not have otherwise directed, shall have the right to elect, in lieu of payment in one sum, either of Options "A," "B" or "C": Provided, however—

AMOUNT DUE.—1st. The amount due must equal or exceed \$1,000.

ENDORSEMENT ON POLICY.—2d. Any election, revocation, nomination or change to be valid, must be in writing and this Policy returned to the Company for appropriate endorsement.

RIGHTS OF CONTINGENT BENEFICIARY.—3d. Any contingent Beneficiary or Beneficiaries shall upon satisfactory proof of the death of the last surviving Beneficiary succeed to all the rights and privileges possessed by said Beneficiary at the time of such death, except that under Option "C" the rights of any contingent Beneficiary shall be limited to such of the first twenty-five instalments, if any, as remain unpaid at the death of the last surviving Beneficiary.

SURVIVING BENEFICIARY.—4th. If there be more than one Beneficiary the rights of any deceased Beneficiary shall pass to the surviving Beneficiaries or Beneficiary, upon satisfactory proof of such decease, except that under Option "C" the rights of any Beneficiary to continuous instalments shall cease and determine with the death of such Beneficiary, and only so many of the first twenty-five instalments, if any, as then remain unpaid, shall pass to the surviving Beneficiaries or Beneficiary.

LAST SURVIVING BENEFICIARY OR CONTINGENT BENEFICIARY.—5th. At the death of the last surviving Beneficiary if there be no contingent

Beneficiary then living, or at the death of the last surviving contingent Beneficiary occurring subsequently thereto, the amount retained by the Company under Option "A," will be paid to the executors, administrators or assigns of such last surviving Beneficiary or contingent Beneficiary upon due surrender of this Policy; under the same conditions, any of the stipulated instalments under Option "B," or any of the first twenty-five instalments under Option "C," then remaining unpaid will be commuted upon the basis of three per cent compound interest and paid in one sum in like manner.

OPTION A.

ANNUITY EXTENSION.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured if within the Endowment period, including any dividend additions then in force, retained by the Company until the death of the last surviving Beneficiary or contingent Beneficiary, the Company in the meantime to pay an annuity equal to three per cent of the amount so retained, the first annuity being payable one year after the death of the Insured.

COMMUTATION OF ANNUITY.—At the time any annuity payment becomes due the Beneficiary or Beneficiaries if of lawful age, provided the Company has not been otherwise directed by the Insured, shall have the right upon due surrender of this Policy to withdraw the amount so retained by the Company, in addition to such annuity payment, and if said amount be so withdrawn the annuity payments shall cease.

OPTION B.

LIMITED INSTALMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured if within the Endowment period, including any dividend additions then in force, paid in a specified number of annual instalments as per the first table below, which shall apply *pro rata* per \$1,000 for the amount to be so paid, the first instalment being payable immediately.

CHANGE OF INSTALMENTS.—The number of instalments may be changed at any time by the Insured, but any such change must be effected prior to the payment of the first instalment.

COMMUTATION OF INSTALMENTS.—The instalments remaining unpaid will be commuted upon the basis of three per cent compound interest and paid in one sum at any time when an instalment is due, upon written request of the Beneficiary or Beneficiaries, if of lawful age, and due surrender of this Policy, provided the Insured shall not have otherwise directed in writing.

LIMITED INSTALMENT TABLE.

Number of Instalments.....	25	20	19	18	17	16	15*	14	13	12
Amount of Each	\$55 75	\$65 25	\$67 78	\$70 59	\$73 74	\$77 29	\$81 32	\$85 94	\$91 29	\$97 53
Number of Instalments	11	10	9	8	7	6	5	4	3	2
Amount of Each ..	104 92	113 81	124 69	138 30	155 83	179 22	211 99	261 19	349 23	507 39

*ILLUSTRATION.—If payment is to be made by 15 instalments, the amount of each instalment will be \$81.32 for each \$1,000.

OPTION C.

CONTINUOUS INSTALMENTS.—To have the whole or any part not less than \$1,000 of the proceeds of this Policy at the death of the Insured if within the Endowment period, including any dividend additions then in force, paid in annual instalments continuous during the lifetime of any Beneficiary of an amount corresponding to that stated in the table below for the age of the Beneficiary or Beneficiaries at the date of the death of the Insured, which table shall apply *pro rata* per \$1,000 for the amount to be so paid, the first instalment being payable immediately.

PRO RATA SHARE.—If there be more than one Beneficiary the amount to be so paid shall be considered as divided into equal parts, and the amount of each Beneficiary's annual instalment shall be determined *pro rata* for the age attained.

CONTINUOUS INSTALMENT TABLE.

Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.	Age.	Annual Instalment.
10	\$38 81	24	\$11 15	38	\$46 04	52	\$52 45
11	36 46	25	41 41	39	46 50	53	52 89
12	68 68	26	41 68	40	46 97	54	53 20
13	98 80	27	41 97	41	47 46	55	53 55
14	38 97	28	42 27	42	47 96	56	53 86
15	39 16	29	42 58	43	48 46	57	54 18
16	39 35	30	42 91	44	48 95	58	54 46
17	39 55	31	43 25	45	49 43	59	54 71
18	39 75	32	43 61	46	49 89	60	54 98
19	39 97	33	43 98	47	50 33	61	55 12
20	40 19	34	44 36	48	50 77	62	55 27
21	40 42	35	44 76	49	51 21	63	55 38
22	40 65	36	45 18	50	51 63	64	55 46
23	40 90	37	45 60	51	52 05	65	55 50

PARTICIPATION.—All stipulated payments under Options "A" and "B," and the first twenty-five stipulated payments under Option "C," will be increased by such annual dividends as may be apportioned by the Company.

AT MATURITY OF THE ENDOWMENT.—The foregoing Instalment and Annuity features shall also apply with equal force to payment at the end of the Endowment period, and subject to the provisions thereof, the Insured may then elect, in lieu of payment in one sum, either of Options "A," "B" or "C," and may himself be the Beneficiary, or he may nominate any other person or persons to be the Beneficiary or Beneficiaries thereunder. contingent Beneficiary or Beneficiaries may also be nominated as provided in this contract.

APPLICATION.

Do you desire extended insurance instead of paid-up insurance to be automatic under the policy applied for?

Do you understand and agree that no statements, representations, or information made or given by or to the person soliciting or taking this application for a policy, or to any other person, shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing and presented to and approved by the officers of the Company at the Home Office?

It is hereby declared and agreed that all the statements and answers written in this application, marked Part I, as well as those to be made to the Medical Examiner, marked Part II, are warranted to be true and to be full and fair answers to the questions and are offered to the Company as a consideration for the Contract of Insurance, which shall not take effect until the first premium shall have been actually paid during the life of the person herein proposed for insurance, and while he is in good health. It is also agreed that if *within two years from the date hereof*, I shall pass south of the Tropic of Cancer, or be personally engaged in blasting, mining or submarine operations, or in the production of highly inflammable or explosive substances, or in switching or coupling or uncoupling cars, or be employed in any capacity on the trains of a railroad except as passenger or sleeping car conductor, mail agent, express messenger or baggage-master, or in ocean navigation, or shall enter or be engaged in any military or naval service (except in time of peace), without a written permit therefor signed by the President or Secretary of the Company, or shall, *within said two years*, either undertake an aerial voyage, or die in consequence of a duel, or, whether sane or insane, die by my own hand, then, and in every such case, any policy issued on this application shall be null and void.

MUTUAL INVESTMENT CONTRACT—20-PREMIUMS LIFE.

No. 99,654.

AGE, 85.

THE PACIFIC MUTUAL LIFE INSURANCE CO.
OF CALIFORNIA.

AMOUNT, \$10,000.

PREMIUM, \$350.

In Consideration of the application for this Policy, which is made a part of this contract (a copy of which is hereto annexed), and of the payment in advance of the sum of *Three Hundred and Fifty Dollars* (which payment may be made in semi-annual installments of \$182, or quarterly installments of \$92.50, covering the period of half year's or quarter year's insurance for which the installment is paid in advance), hereby insures the life of *George A. Moore*, of *Alameda*, County of *Alameda*, State of *California*, for one year from the date hereof, payable in the amount and to the beneficiary hereinafter named; and in consideration of the further payment of a like sum on or before the *First* day of *March* in each year thereafter during the continuance of this Policy and until *Twenty* years' premiums have been paid (which sum may be paid in like installments as aforesaid, but subject to the same conditions) hereby promises to pay *Ten Thousand Dollars*, less the balance of any partially paid annual premium, to *Mary Ellen Moore*, wife of said *George A. Moore*, should she survive said Insured, otherwise to his executors, administrators or assigns; or to such other beneficiary as may be designated by the Insured as hereinafter provided, at the Home Office of said Company in *San Francisco*, *California*, upon due notice and satisfactory proof of the death of said Insured.

The benefits, conditions and values on the next page of this Policy are hereby made a part hereof.

In Witness Whereof, the said THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA has, by its President and Secretary, signed and delivered this contract at the City of *San Francisco*; this *First* day of *March*, 1898:

J. N. PATTON,
Secretary.

GEORGE A. MOORE,
President.

BENEFITS, CONDITIONS AND VALUES

REFERRED TO, ON THE PRECEDING PAGE OF THIS POLICY.

INCONTESTABILITY.—This Policy shall be indisputable, after two years from its date of issue, for the amount due, provided the premiums are duly paid.

PAYMENT OF PREMIUMS.—All premiums upon this Policy are due and payable at the Home Office of the Company in the City of San Francisco, but may be paid to agents of the Company producing receipts signed by the President, Vice-President, Secretary or Assistant Secretary, and countersigned by such agents.

DIVIDENDS.—So long as this Policy remains in full force and effect, it shall share in the annual dividends as apportioned by the Company. Any paid-up insurance issued in lieu of this Policy before *Twenty* years' premiums have been paid shall be nonparticipating.

ASSIGNMENT.—Any assignment of this Policy must be made in duplicate and both sent to the Company's Home Office, one duplicate to be retained by the Company and the other returned. The Company will not assume responsibility for the validity of any assignment.

CHANGE OF BENEFICIARY.—This Policy is issued with the express understanding that the Insured may, provided this Policy has not been assigned, change the beneficiary or beneficiaries, at any time and from time to time during the continuance of this Policy, by filing with the Company a written request, duly acknowledged, accompanied by this Policy; such change to take effect upon the endorsement of the same upon the Policy by the Company.

SERVICE IN WAR.—In case of death from or in consequence of service in war, unless permission from the Company in writing, to engage voluntarily or by draft in any military or naval service has been previously obtained, only the net reserve (computed according to the Combined Experience Table of Mortality, with interest at 4 per-cent per annum), shall be the amount due.

ERROR IN AGE.—If the age of the Insured is understated in the application for this Policy, the amount due at the maturity of this Policy shall be such proportion of the amount of the insurance as the premium paid bears to the required premium at the true age.

ALTERATIONS.—No alterations or waiver of the conditions of this Policy shall be valid unless made in writing at the Home Office of the Company, and signed by the President or Vice-President, and Secretary or Assistant Secretary.

LOANS.—After premiums have been paid upon this Policy for not less than three full years, the party having the right of surrender hereunder may borrow upon it, in accordance with the rules and regulations of the Company, 75 per cent of its cash value at the time the loan is requested. Any indebtedness to the Company, from the Insured, beneficiary or assignee, shall first be deducted in any settlement of this Policy.

VALUES AND ADDITIONS.—If all the annual dividends apportioned to this Policy are used for the purchase of additional insurance thereto, then and in that case the values, respectively, of this Policy shall be not less than stipulated in the "Schedule of Policy Values" below; provided, that in event of termination by "surrender value" under said schedule, this Policy shall be duly surrendered to the Company while in force, or within three months of its date of lapse, and that all indebtedness above mentioned shall first be repaid.

SCHEDULE OF POLICY VALUES.

This schedule applies to this Policy only if free from indebtedness, but such indebtedness may be repaid at any time before Policy values are payable.

IN EVENT OF DEATH. Total Amount Payable after policy Year Indicat'd.	POLICY YEAR.	SURRENDER VALUE.		IN EVENT OF DEATH. Total Amount Payable after policy Year Indicat'd.	POLICY YEAR.	SURRENDER VALUE.	
		In Event of Termination at End of Policy Year Indicated.				In event of Termination at End of Policy Year Indicated.	
Amount:		In Paid-up Life Insurance Payable at Death.	or, in Cash.	Amount.		In Paid-up Life Insurance Payable at Death.	or, in Cash.
\$10,130	1st.	\$.....	\$....	\$11,780	11th.	\$7,299	\$2,600
10,220	2d.	.....	....	11,980	12th.	7,999	3,000
10,410	3d.	1,910	280	12,190	13th.	8,690	3,450
10,560	4th.	2,560	400	12,410	14th.	9,410	3,900
10,710	5th.	3,210	550	12,630	15th.	10,130	4,350
10,870	6th.	3,870	750	12,860	16th.	10,860	4,800
11,040	7th.	4,540	1,000	13,090	17th.	11,590	5,300
11,210	8th.	5,220	1,300	13,330	18th.	12,330	5,800
11,390	9th.	5,900	1,700	13,580	19th.	13,080	6,300
11,580	10th.	6,580	2,200	13,890	20th.	13,890	7,450

If any dividend is withdrawn or used in reduction of premium payment, this Policy will nevertheless be entitled to one of the following values: (1) After payment of premium for three full years if duly surrendered to the Company while in force or within three months of its date of lapse, any indebtedness being then repaid, to full paid nonparticipating life insurance in amount equal to as many *Twentieth* parts of the principal sum of this Policy as there have been full annual premiums paid hereon, together with any existing additions by dividends; or (2) If in force and duly surrendered to the Company at twenty years from date hereof, or within thirty days thereafter, any indebtedness being then repaid, to cash in amount *Fifty-two Hundred and Seventy* Dollars, increased by the net reserve (computed according to the Combined Experience Table of Mortality, with interest at 4 per cent per annum) of all its existing dividend additions.

EXTENSION CONDITION.—After this Policy has been in force three full years, should it lapse and not be surrendered as provided above, the full amount of the Policy at date of lapse, any indebtedness being repaid within three months thereafter, will be extended, without request or demand therefor, as nonparticipating term insurance, but only for the period specified in the "Schedule of Extended Insurance" following; provided that the said term insurance shall be based upon completed insurance years only, and that if the insured dies within three years from such lapse, all unpaid premiums, with interest at 6 per cent per annum shall be deducted from the amount insured.

SCHEDULE OF EXTENDED INSURANCE.

AT END OF	Extension Period.		AT END OF	Extension Period.	
	Years.	Days.		Years.	Days.
3d Year.	4	118	12th Year.	16	99
4th "	5	328	13th "	16	307
5th "	7	185	14th "	17	176
6th "	9	92	15th "	18	16
7th "	10	213	16th "	18	199
8th "	11	351	17th "	19	0
9th "	13	79	18th "	19	156
10th "	14	109	19th "	19	312
11th "	15	96			

APPLICATION.

I apply for a contract or policy of life insurance, which if tendered I agree to accept, and as consideration therefor offer this application, which includes answers to the Medical Examiner, and which is true and warranted. I agree that a policy which may be granted upon this application shall not be in force until the actual payment to and acceptance of the premium by said Company or its authorized agent while I am in the same condition of health as herein stated. I warrant: That if I die within two years from the date of such policy in consequence of having engaged in any specially hazardous occupation or employment (the specially hazardous occupations or employments herein referred to are the handling of electric wires and dynamos, blasting, mining, submarine labor, aeronautical ascensions, Arctic explorations, the manufacture, handling and transportation of highly explosive or inflammable substances, service upon any railroad train or switching or coupling cars, or on any steam or other vessel) without first obtaining written permission of the company, signed by its President or Vice President and Secretary or Assistant Secretary, then such policy shall be null and void; that if I die in consequence of having violated law, or by my own hand or act, voluntary or involuntary, sane or insane, during such two years, the only liability under said policy shall be for the net reserve held thereon, computed according to the Combined Experience Table of Mortality, with interest at four per cent per annum; that in any distribution of surplus or apportionment of dividend the principles and methods which may be adopted by the Company for such distribution or apportionment, and its determination of the amount equitable belonging to any contract which may be issued under this application, shall be and are hereby ratified and accepted by and for every person who shall have or claim any interest under the contract now proposed; that during the first year succeeding the date of any policy which may be issued hereunder, the reserve value shall be computed upon the Combined Experience Table of Mortality, with interest at 4 per cent per annum, for the term rate; that prompt notice of the death of the Insured shall be given to the Company, and formal proofs on the Company's blanks be made within one year after death, and no suit upon said policy shall be sustainable unless commenced within such year; that such policy shall lapse and be void if any premium or installment thereon is not paid as therein provided, and that then all previous payments shall be forfeited to the Company, except as therein otherwise provided; and further, in consideration of the premises, it is understood and agreed that all right or claim for temporary insurance or any other surrender value than that provided in such policy is hereby waived and relinquished, whether required by the statute of any other State or not; and such contract shall be held and construed at all times as if it had been made in the city of San Francisco, State of California.

DO YOU UNDERSTAND AND AGREE that only the Officers at the Home Office have authority to determine whether or not an Insurance Contract shall issue on any Application, and that they act only on the statements and representation in the Application, and that no statements, representations or information made or given by or to the person soliciting or taking this Application for Insurance or to any other person shall be binding on the Company, or in any manner affect its rights, unless such statements, representations or information be reduced to writing, and presented to the Officers of the Company at the Home office in this Application.

RENEWABLE TERM POLICY.

No. 89,916.

AGE, 35.

THE PACIFIC MUTUAL LIFE INSURANCE CO.
OF CALIFORNIA.

AMOUNT, \$10,000.

In Consideration of the Application for this Policy which is made a part of this contract (a copy of which is hereto annexed), and of the payment in advance of the sum of *One Hundred and Ninety* Dollars (which payment may be made in semi-annual installments of \$99.00, or quarterly installments of \$50.50, covering the period of half year's or quarter year's insurance for which the installment is paid in advance), and of the further payment of a like sum on or before the *First* day of *March* in each year during the continuance of this Policy (which sum may be paid in like installments as aforesaid, but subject to the same conditions), hereby insures the life of *George A. Moore*, of *Alameda*, County of *Alameda*, State of *California*, for the term of ten years from the date hereof, ending at twelve o'clock, noon, on the *First* day of *March*, 1908, and hereby promises to pay *Ten Thousand* Dollars, less the balance of any partially paid annual premium, to *Mary Ellen Moore*, wife of said *George A. Moore*, should she survive him; otherwise to his executors, administrators, or assigns, or to such other beneficiary as may be designated by the Insured as hereinafter provided, at the Home Office of said Company in San Francisco, California, upon due notice and satisfactory proof of the death of the said Insured.

The benefits and conditions on the next page of this Policy are hereby made a part hereof.

In Witness Whereof, the said THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA, has, by its President and Secretary, signed and delivered this contract at the city of San Francisco, this *First* day of *March*, 1898.

J. N. PATTON,

Secretary.

Geo. A. MOORE,

President.

BENEFITS AND CONDITIONS REFERRED TO ON THE PRECEDING PAGE OF THIS POLICY.

INCONTESTABILITY.—This Policy shall be indisputable, after two years from its date of issue, for the amount due, provided the premiums are duly paid.

PAYMENT OF PREMIUMS.—All premiums upon this Policy are due and payable at the home office of the Company in the city of San Francisco, but may be paid to Agents of the Company producing receipts signed by the President, Vice-President, Secretary or Assistant Secretary, and countersigned by such Agents.

ASSIGNMENT.—Any assignment of this Policy must be made in duplicate and both sent to the Company's home office, one duplicate to be retained by the Company and the other returned. The Company will not assume responsibility for the validity of an assignment.

CHANGE OF BENEFICIARY.—This Policy is issued with the express understanding that the Insured may, provided this Policy has not been assigned, change the beneficiary or beneficiaries, at any time and from time to time during the continuance of this Policy by filing with the Company a written request, duly acknowledged, accompanied by this Policy, such change to take effect upon the endorsement of the same upon the Policy by the Company.

SERVICE IN WAR.—In case of death from or in consequence of service in war, unless permission from the Company in writing, to engage voluntarily or by draft in any military or naval service has been previously obtained, only the net reserve (computed according to the Combined Experience Table of Mortality, with interest at 4 per cent per annum) shall be the amount due.

ERROR IN AGE.—If the age of the Insured is understated in the application for this Policy, the amount due at the maturity of this Policy shall be such proportion of the amount of the insurance as the premium paid bears to the required premium at the true age.

ALTERATIONS.—No alteration or waiver of the conditions of this Policy shall be valid unless made in writing at the home office of the Company, and signed by the President or Vice President, and Secretary or Assistant Secretary.

RENEWAL OF TERM INSURANCE.—At the expiration of this Policy, and others of a similar form which may be issued to succeed it, said Company will issue a new one of an equal amount without medical re-examination, subject to the premium for the age then attained by the Insured, provided such expiring Policy is returned to the officers of the Company for this purpose before its expiration, and the surplus under the latter will be applied toward reducing the premium in the new one to the rate charged in the first Policy; but should such surplus be insufficient to reduce the premium to said rate, it shall be optional with the Insured to pay the premium required for said new Policy after the surplus from the expiring one has been applied, or reduce the amount of the insurance and continue the previous payments. The said new Policy will be dated and the first premium thereon become due at the expiration of the last preceding Policy, and will be written for a term of ten years from such date, unless the Insured has attained the age of seventy, in which case the new Policy will be written for the remainder of life.

EXCHANGE FOR OTHER FORMS OF INSURANCE.—This Policy may, on any anniversary of its issue, be exchanged for a Whole Life or Endowment Policy of the same amount upon any such rates then in use by the Company, and the entire accumulation under this Policy will be applied towards payment of the premiums under such new Policy; but in order to secure any such change, application for said new Policy must be made and the premium thereon paid at or before the expiration of this Policy and before default occurs in the payment of premium. Any surplus accruing under this Policy shall be payable as provided in the first three subdivisions of this page, but not otherwise.

NONFORFEITURE PROVISION.—It is specifically contracted that when the entire premiums upon this Policy for five or more years have been paid and default occurs in the payment of any subsequent premium, it shall be optional with the Insured to receive in cash two-thirds of the accumulations that may then have accrued from the payment of premiums for entire years only, or a Paid-up Nonparticipating Life Policy for such amount as the whole of the said accumulations will purchase, at the age then attained by the Insured, used as a single net premium at the Combined Experience Table of Mortality, and with interest at 4 per cent per annum. Provided in either case this Policy be surrendered and the Paid-up Policy or cash amount applied for within twelve months from the time of such default in the payment of premium; but if not surrendered within the said twelve months, then this Policy shall become and be null and void. When the Insured has reached the age of seventy years, and in accordance with the foregoing stipulation and provision, has become entitled to a Paid-up Policy, or of the cash payment, he may at his option receive the whole of said accumulations in cash or the Paid-up Policy, as above provided.

The Pacific Mutual Life Insurance Co.²¹⁷

OF CALIFORNIA.

RENEWABLE TERM INSURANCE.

Premium Rates.

(All under age 25 same as 25.)

AGE	ANNUAL PREMIUM.	SEMI-ANNUAL.	QUARTER-ANNUAL.
25	\$14 00	\$ 7 30	\$ 3 70
26	14 40	7 50	3 80
27	14 80	7 70	3 90
28	15 20	7 90	4 05
29	15 60	8 10	4 15
30	16 10	8 35	4 25
31	16 60	8 65	4 40
32	17 20	8 95	4 55
33	17 70	9 20	4 70
34	18 30	9 50	4 85
35	19 00	9 90	5 05
36	19 70	10 25	5 20
37	20 40	10 60	5 40
38	21 20	11 00	5 60
39	22 00	11 45	5 85
40	22 80	11 85	6 05
41	23 70	12 30	6 30
42	24 70	12 85	6 55
43	25 80	13 40	6 85
44	26 90	14 00	7 15
45	28 10	14 60	7 45
46	29 40	15 30	7 80
47	30 70	15 95	8 15
48	32 20	16 75	8 55
49	33 70	17 50	8 95
50	35 30	18 35	9 35
51	37 00	19 25	9 80
52	38 80	20 20	10 30
53	40 70	21 15	10 80
54	42 70	22 20	11 30
55	44 90	23 35	11 90
56	47 20	24 55	12 50
57	49 60	25 80	13 15
58	52 20	27 15	13 85
59	55 00	28 60	14 60
60	58 00	30 15	15 40

No policy will be issued calling for any payment (annual, semi-annual, or quarter-annual), of less than \$10.00.

20-PREMIUMS LIFE—20-YEAR ACCUMULATED
SURPLUS POLICY.

No. 99,999.

AGE, 35.

THE
PENN MUTUAL LIFE INSURANCE COMPANY,
OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$342.10.

In Consideration of the application for this Policy, hereby made a part of this contract, THE PENN MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, insures the life of *William Penn*, of *Philadelphia*, in the County of *Philadelphia*, State of *Pennsylvania*, in the sum of *Ten Thousand Dollars*, and promises to pay at its Home Office, in the City of Philadelphia, unto *Hannah C. Penn*, wife of the Insured, her executors, administrators or assigns the said sum insured, upon receipt of satisfactory proof of the death of the Insured, during the continuance in force of this Policy, upon the following conditions, namely :

The payment in advance to the Company, at its Home Office, of the sum of *Three Hundred and Forty-two and $\frac{10}{100}$ Dollars*, at the date hereof, and of the annual premium of *Three Hundred and Forty-two and $\frac{10}{100}$ Dollars*, at or before 3 o'clock P. M., on the *25th* day of *January* in every year during the life of the Insured or until 20 full years' premiums shall have been paid :

The extended insurance, paid-up insurance, and loan or cash surrender value privileges, benefits, conditions and provisions stated on the second page hereof form a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, has caused this Policy to be signed by its President, Secretary and Actuary, attested by its Registrar at its Home Office, in Philadelphia, Pennsylvania, the *25th* day of *January*, 1899.

ATTEST :

HENRY C. BROWN,

Secretary.

JESSE J. BARKER,

Actuary.

HARRY F. WEST,

President.

ACCUMULATED SURPLUS PLAN.

PROVISIONS APPLICABLE ONLY TO THIS FORM OF POLICY.

This Policy is issued upon the Accumulated Surplus Plan, the particulars of which are as follows:

I. That the Accumulated Surplus Period for this Policy shall be completed on the 25th day of January in the year nineteen hundred and nineteen.

II. That no distribution of surplus shall be made upon this Policy unless the person whose life is hereby insured shall survive the completion of the said Accumulated Surplus Period, and unless this Policy shall then be in force by the payment in cash, when due, of all the required premiums on this Policy up to the end of said period.

III. All surplus immediately awarded to this Policy shall belong to and be retained by the Company until the completion of the Accumulated Surplus Period, whereupon the aggregate of such Dividends of Surplus as accumulated, shall become the property of the Insured and be available under the Options hereinafter named.

IV. That upon the completion of the Accumulated Surplus Period, as above stated, provided this Policy shall then be in force by payment of premiums as above specified, the Insured shall have the following Options, viz: First. To withdraw the Accumulated Surplus apportioned to this Policy by the Company, and to continue the Policy in force on the 20-Year Life Plan, by payment of premium, if not then full paid by its terms. Or, Second. To withdraw in cash the full reserve by the Actuaries' Four per cent Table of Mortality which will be Fifty-three Hundred and Ninety dollars, together with the Accumulated Surplus before mentioned, and thus terminate the contract. Or, Third. To increase, on surrender, the paid-up Insurance provided for by the terms of this Policy, by the amount of similar paid-up Life Insurance, which said Accumulated Surplus will purchase at the then age of the Insured, according to the present established rates of the Company, and thus terminate the contract; when, however such total paid-up insurance shall exceed the sum originally insured by this Policy, satisfactory evidence of the continued good health of the Insured must first be furnished to the Company. Or, Fourth. To apply the entire withdrawal value of the Policy, as per Second Option above, to the purchase of a Life Annuity, at the regular rates of the Company, at the then age of the Insured. Or, Fifth. To apply the Accumulated Surplus apportioned to this Policy to the purchase of an Annuity to be applied to decrease the future payments required under this Policy, if any more premiums are required by its terms.

V. If the first Option is selected and the Policy continued, it shall participate, thereafter, annually, in all distributions of surplus made by the Company upon Policies of the same age and kind.

GUARANTEED PRIVILEGES, BENEFITS AND CONDITIONS.

I. INCONTESTABILITY.—This contract is absolutely incontestable for any cause after one year from date of issue except nonpayment of premium.

II. FREEDOM OF TRAVEL AND OCCUPATION.—From the date of issue, this Policy shall be without any restrictions as to travel, residence and occupation.

III. PAYMENT OF PREMIUMS.—This Policy does not take effect until the first premium shall actually have been paid during the good health of the Insured. All premiums are due and payable at the Home Office of the Company in the City of Philadelphia, but they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer or Actuary. If not paid when due, the Policy shall be null and void subject, however, to the Company's nonforfeiture system as endorsed hereto with accompanying table. From any sum payable under this Policy, there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract.

IV. AGE.—Any error in stating the age of the Insured will be adjusted by the Company paying such amount as the premium actually paid would purchase at the table rate at the correct age.

V. PROOFS OF DEATH.—Proofs of death shall be furnished within six months after the ascertained death of the Insured, and in the form prescribed by the Company.

VI. ASSIGNMENT.—Any assignment of this Policy shall be attached hereto and a duplicate thereof shall be furnished the Company. Any claim against the Company arising under any assignment of this Policy, shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the sufficiency or validity of any assignment.

VII. REINSTATEMENT.—Should this Policy lapse for nonpayment of premium, it may, at any time, with the approval of the officers, be reinstated upon the Insured furnishing satisfactory evidence of good health, and the payment of past due premiums and any indebtedness, with legal interest thereon.

VIII. NONFORFEITURE PROVISIONS.—If this Policy shall lapse for nonpayment of premium after three years' premiums have been paid in cash, the Company will, subject to the other conditions of the Policy, guarantee the following options:

First.—Extend, without participation, the full amount insured by this Policy for the number of years and days named in the table of values given below.

Or, Second.—Upon written application by the owner of this Policy and the legal surrender of all claims thereunder to the Company at its Home Office within thirty days after such lapse, will grant nonparticipating paid-up insurance, payable at death, for the sum named in the table of values given below.

Or, Third.—In lieu of said paid-up Policy, the Company will, on surrender as aforesaid within thirty days from the date of lapse, pay the cash surrender value named in the table of values below.

IX. LOAN VALUE.—The Company will, at any time after three years' premiums have been paid in cash, while the Policy is in force by payment of premiums, lend hereon upon its satisfactory assignment as collateral security, the sum named in the table of values given below. No loans will be made for a less sum than Fifty Dollars, and only in multiples of Five Dollars, and shall be diminished by any indebtedness outstanding against the Policy.

TABLE OF VALUES.

The following Table gives the Extension, Paid-up, and Loan or Cash Values provided for by the Policy, if no indebtedness exists against it.

At End of Year.	IN CASE OF LAPSE OF POLICY.			Loan or Cash Surrender Values.
	EXTENDED INSURANCE.		Or Paid-up Policy on Surrender.	
	Years.	Days.		
3d	5	243	\$1,500	\$414 30
4th	7	233	2,000	600 90
5th	9	193	2,500	796 80
6th	11	100	3,000	999 50
7th	12	321	3,500	1,212 30
8th	14	104	4,000	1,434 80
9th	15	206	4,500	1,666 80
10th	16	263	5,000	1,908 40
11th	17	278	5,500	2,159 80
12th	18	261	6,000	2,421 00
13th	19	218	6,500	2,692 70
14th	20	153	7,000	2,975 20
15th	21	85	7,500	3,269 30
16th	22	17	8,000	3,575 60
17th	22	330	8,500	3,895 10
18th	23	314	9,000	4,225 80
19th	24	362	9,500	4,556 80
20th	Policy	Full Paid.	10,000	4,942 90
25th			.....	5,566 10
30th			.....	6,203 30

Should any indebtedness exist it shall be deducted from the Cash Value of the Policy, and the other values shall be diminished proportionately.

Pursuant to law, a copy of the application for this Policy is attached hereto. No alteration of this contract or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

APPLICATION.

I HEREBY WARRANT AND AGREE, that I am temperate in my habits, now in good health, and ordinarily have good health, and that in my statements and answers in this application and to the medical examiner no information has been withheld touching my past and present state of health and habits of life and present and prospective occupations, employments and residence with which THE PENN MU-

TUAL LIFE INSURANCE COMPANY should be made acquainted and the statements and answers to the printed questions above, together with this declaration, as well as those made to the Company's Medical Examiner, shall constitute the application, and be the basis of this contract. It is also understood and agreed on behalf of myself and of any beneficiary under any policy issued by the said Company on my life, that the Company shall incur no liability until this application has been received, approved, the policy issued thereon by the Company and delivered and paid for during my lifetime and good health; and that the policy applied for shall be in the form now in use by the Company, and that the place of contract shall be the City of Philadelphia, State of Pennsylvania.

DUAL INCOME ENDOWMENT BOND.

No. 000.

AGE, 35.

YEARLY INCOME, \$500.

BENEFICIARY, 30.

THE

PENN MUTUAL LIFE INSURANCE COMPANY,
OF PHILADELPHIA.

AMOUNT, \$10,000.

YEARLY PREMIUM, \$428.10.

Does hereby covenant and agree that on receipt at its Home Office, in the City of Philadelphia, Pa., of satisfactory proofs of the death of *William Penn* (hereinafter called the insured), of *Philadelphia*, in the County of *Philadelphia*, State of *Pennsylvania*, should his death occur before the *12th* day of *April*, 1920, it will pay to *Letitia Penn* (hereinafter called the beneficiary), or *her executors, administrators or assigns*, the principal sum of this Bond, namely, *Ten Thousand Dollars*, in twenty equal annual instalments of *Five Hundred Dollars*, and should said beneficiary outlive said instalment period of twenty years, then the said Company will continue to pay to *her* annually thereafter the instalment sum of \$500 during the remainder of *her* life.

If the said insured is living on the date first mentioned above, namely, on the *12th* day of *April*, 1920, and this policy is then in force by payment of premiums under the terms thereof, the Company will pay the said principal sum in twenty equal annual instalments of \$500 as aforesaid to the said insured, and should he live to receive the twenty instalments payable to *him* under the conditions hereof, the Company will continue to pay *him* annually the said instalment sum of \$500 during the remainder of *his* life, and after *his* death will continue such annual payments to said beneficiary as long as *she* shall thereafter survive the insured; and if the said insured shall die before receiving all of the said twenty annual instalments the remainder of said twenty instalments shall be payable as they fall due to the said beneficiary, who shall thereafter continue to receive annually such instalment sum until death.

It is further understood and agreed that by direction of the insured in writing, made during his lifetime, the said Company will

extend to the beneficiary under this Bond the option of commuting on any instalment anniversary thereof into one cash payment the remaining instalments of the principal sum to become due, discounting them at the rate of three and one-half per cent compound interest, and this option of commutation shall be extended at all times to the legal representatives of any beneficiary, should said beneficiary die leaving unpaid instalments yet to become due. The commutation of a part or the whole of the Twenty Instalments will not affect the amounts payable under this Bond after the term during which such Twenty Instalments would have been payable. It is understood and agreed that the insured himself shall have the option of surrendering this Bond for paid-up or other value at any time.

This Bond is issued and accepted in consideration of the application for the same (a copy of which is hereto attached and made a part of this contract), and of the payment in cash to the Company at its Home Office of the sum of *428.10* Dollars at the date hereof, and of the annual premium of *Four Hundred and Twenty-eight and 1/8* Dollars at or before three o'clock P. M. on the day of in every year during the continuance of this contract or until twenty full years' premiums shall have been paid.

Upon return of this Bond to the Company accompanied by satisfactory evidence of the death of the said Beneficiary, the Company will reduce the future.... premiums to *\$385.10* each.

This Bond shall participate annually in the surplus earnings of the Company in accordance with the regulations adopted by the Board of Trustees.

The extended insurance, paid-up insurance, and loan or cash surrender value privileges, benefits and conditions stated on the second page hereof form a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia has caused this Bond to be signed by its President, Secretary and Actuary, attested by its Registrar at its Home Office, in Philadelphia, Pennsylvania, the *12th* day of *April*, 1900.

ATTEST: **JESSE J. BARKER,** **HARRY F. WEST,**
 HENRY C. BROWN, Secretary. **Actuary.** **President.**

GUARANTEED PRIVILEGES, BENEFITS AND CONDITIONS.

I. UNRESTRICTED AS TO TRAVEL, OCCUPATION AND CAUSE OF DEATH.—From the date of issue, this Bond shall be without any restrictions as to travel, residence and occupation, or manner, time, or place of death.

II. INCONTESTABILITY.—This contract shall be absolutely incontestable for any cause after one year from date of issue, except nonpayment of premium.

III. PAYMENT OF PREMIUMS.—This Bond does not take effect until the first premium shall actually have been paid during the good health of the insured. All premiums are due and payable at the Home Office of the Company in the City of Philadelphia, but they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer, or Actuary. If not paid when due, the Bond shall be null and void, subject, however, to the Company's non-forfeiture system as endorsed hereon with accompanying table. From any sum payable under this Bond, there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract.

IV. AGE.—Any error in stating the age of the insured or beneficiary will be adjusted by the Company paying such amount as the premium actually paid would purchase at the table rate at the correct age.

V. PROOFS OF DEATH.—Proofs of death shall be furnished within six months after the ascertained death of the insured, and in the form prescribed by the Company.

VI. ASSIGNMENT.—Any assignment of this Bond shall be attached hereto, and a duplicate thereof shall be furnished the Company. Any claim against the Company arising under any assignment of this Bond shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the sufficiency or validity of any assignment.

VII. REINSTATEMENT.—Should this Bond lapse for nonpayment of premium, it may, at any time, with the approval of the officers, be reinstated upon the insured furnishing satisfactory evidence of good health, and the payment of past due premiums and any indebtedness, with legal interest thereon.

VIII. Pursuant to law, a copy of the application for this Bond is attached hereto. No alteration of this contract or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

IX. NONFORFEITURE PROVISIONS.—If this Bond shall lapse for nonpayment of premium after three years' premiums shall have been paid in cash, the Company will, subject to the other conditions of the Bond, guarantee the following options:

First.—Automatically extend, without participation, the principal sum insured by this Bond, subject to the other provisions thereof and payable in instalments, for the number of years and days named in the table of values given below.

Or, Second.—Upon written application by the owner of this Bond and the legal surrender of all claims thereunder to the Company at its Home Office within thirty days after such lapse, will grant nonparticipating paid-up similar Endowment Insurance, payable in twenty instalments, for the amount named in the table of values given below.

Or, Third.—In lieu of said paid-up insurance, the Company will, on surrender as aforesaid within thirty days from the date of lapse, pay the cash surrender value named in the table of values below.

The payment of the twenty instalments under any nonforfeiture provision shall discharge the Company from all liability under this Bond.

X. LOAN VALUE.—The Company will, at any time after three years premiums have been paid in cash, while the Bond is in force by payment of premiums, lend thereon upon its satisfactory assignment as collateral security, the sum named in the table of values given below. No loans will be made for a less sum than Fifty Dollars, and only in multiples of Five Dollars, and shall be diminished by any indebtedness outstanding against the Bond.

TABLE OF VALUES.

The following Table gives the Extension, Paid-up and Loan or Cash Values provided for by the Bond, if no indebtedness exists against it.

At End of Year.	IN CASE OF LAPSE OF BOND.				Loan, or Cash Surrender Values Payable in One Sum.
	Extended Insurance.			Or Paid-up Bond on Surrender Payable in Instalments.	
	Years.	Days.	Pure Endowment Payable in Instalments.		
3rd	10	35		\$1,500	\$ 616.60
4th	13	254		2,000	869.70
5th	15	0	\$ 400	2,500	1,195.80
6th	14	0	1,220	3,000	1,414.40
7th	13	0	2,000	3,500	1,707.70
8th	12	0	2,750	4,000	2,015.90
9th	11	0	3,470	4,500	2,389.80
10th	10	0	4,160	5,000	2,680.10
11th	9	0	4,810	5,500	3,057.70
12th	8	0	5,440	6,000	3,413.50
13th	7	0	6,040	6,500	3,808.90
14th	6	0	6,610	7,000	4,225.50
15th	5	0	7,150	7,500	4,665.10
16th	4	0	7,760	8,000	5,129.50
17th	3	0	8,350	8,500	5,621.00
18th	2	0	8,910	9,000	6,142.20
19th	1	0	9,460	9,500	6,692.20
20th					
	Policy Matures.			Policy Matures.	

Should any indebtedness exist it shall be deducted from the Cash Value of the Bond, and the other values shall be diminished proportionately.

20-PREMIUMS LIFE—ANNUAL DIVIDEND POLICY.

No. 99,999.

AGE, 35.

THE
PENN MUTUAL LIFE INSURANCE COMPANY
OF PHILADELPHIA.

AMOUNT, \$10,000.

YEARLY PREMIUM, \$842.10.

In Consideration of the application for this Policy, hereby made a part of this contract, THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia insures the life of *William Penn*, of *Philadelphia*, in the County of *Philadelphia*, State of *Pennsylvania*, in the sum of *Ten Thousand* Dollars, and promises to pay at its Home Office in the City of Philadelphia, unto *Hannah C. Penn*, wife of the Insured, if she survive him, otherwise to his executors, administrators or assigns the said sum insured, upon receipt of satisfactory proof of the death of the Insured, during the continuance in force of this Policy, upon the following conditions, namely:

The payment in advance to the Company, at its Home Office, of the sum of *Three Hundred and Forty-two and $\frac{10}{100}$* Dollars, at the date hereof and of the annual premium of *Three Hundred and Forty-two and $\frac{10}{100}$* Dollars, at or before three o'clock P. M., on the *Thirty-first* day of *October*, in every year during the life of the Insured or until *Twenty* full years' premiums shall have been paid.

This Policy shall participate annually in the surplus earnings of the Company in accordance with the regulations adopted by the Board of Trustees.

The extended insurance, paid-up insurance, or loan or cash surrender value privileges, benefits and conditions stated on the second page hereof form a part of this contract as fully as if recited at length over the signatures hereto affixed.

In Witness Whereof, THE PENN MUTUAL LIFE INSURANCE COMPANY, of Philadelphia, has caused this Policy to be signed by its President, Secretary and Actuary, attested by its Registrar at its Home Office, in Philadelphia, Pennsylvania, the *Thirty-first* day of *October*, 1898.

ATTEST

HENRY C. BROWN,	JESSE J. BARKER,	HARRY F. WEST,
Secretary.	Actuary.	President.

GUARANTEED PRIVILEGES, BENEFITS AND CONDITIONS.

I. INCONTESTABILITY.—This contract is absolutely incontestable for any cause after one year from date of issue except for nonpayment of premium.

II. FREEDOM OF TRAVEL AND OCCUPATION.—From the date of issue, this Policy shall be without any restrictions as to travel, residence and occupation.

III. PAYMENT OF PREMIUMS.—This Policy does not take effect until the first premium shall actually have been paid during the good health of the Insured. All premiums are due and payable at the Home Office of the Company in the City of Philadelphia, but they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer or Actuary. If not paid when due, the Policy shall be null and void, subject, however, to the Company's nonforfeiture system as endorsed hereon with accompanying table. From any sum payable under this Policy, there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract.

IV. AGE.—Any error in stating the age of the Insured will be adjusted by the Company paying such amount as the premium actually paid would purchase at the table rate at the correct age.

V. PROOFS OF DEATH.—Proofs of death shall be furnished within six months after the ascertained death of the Insured and in the form prescribed by the Company.

VI. ASSIGNMENT.—Any assignment of this Policy shall be attached hereto and a duplicate thereof shall be furnished the Company. Any claim against the Company arising under any assignment of this Policy shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the sufficiency or validity of any assignment.

VII. REINSTATEMENT.—Should this Policy lapse for nonpayment of premium, it may, at any time, with the approval of the officers, be reinstated upon the Insured furnishing satisfactory evidence of good health and the payment of past due premiums and any indebtedness, with legal interest thereon.

VIII. NONFORFEITURE PROVISIONS.—If this Policy shall lapse for nonpayment of premium after three years' premiums have been paid in cash, the Company will, subject to the other conditions of the Policy, guarantee the following options:

First.—Extend, without participation, the full amount insured by this Policy for the number of years and days named in the table of values given below.

Or, Second.—Upon written application by the owner of this Policy and the legal surrender of all claims thereunder to the Company at its Home Office within thirty days after such lapse, will grant nonparticipating paid-up insurance, payable at death, for the sum named in the table of values given below.

Or, Third.—In lieu of said paid-up Policy, the Company will on surrender as aforesaid within thirty days from the date of lapse, pay the cash surrender value named in the table of values below.

IX. LOAN VALUE.—The Company will at any time after three years' premiums have been paid in cash, while the Policy is in force by payment of premiums, lend thereon upon its satisfactory assignment as collateral security, the sum named in the table of values given below. No loans will be made for a less sum than Fifty Dollars, and only in multiples of Five Dollars, and shall be diminished by any indebtedness outstanding against the Policy.

TABLE OF VALUES.

The following table gives the extension, paid-up, and loan or cash values provided for by the Policy, if no indebtedness exists against it.

At End of Year.	IN CASE OF LAPSE OF POLICY.			Loan on
	Extended Insurance.		Or Paid-up Policy on Surrender.	Cash Surrender Values.
	Years.	Days.		
3d	5	248	\$1,500	\$ 414 30
4th	7	238	2,000	600 90
5th	9	193	2,500	795 80
6th	11	100	3,000	999 50
7th	12	321	3,500	1,212 30
8th	14	104	4,000	1,434 80
9th	15	206	4,500	1,666 80
10th	16	263	5,000	1,908 40
11th	17	278	5,500	2,159 80
12th	18	261	6,000	2,421 00
13th	19	218	6,500	2,692 70
14th	20	156	7,000	2,975 20
15th	21	85	7,500	3,269 80
16th	22	17	8,000	3,275 60
17th	23	330	8,500	3,895 10
18th	23	314	9,000	4,225 80
19th	24	362	9,500	4,556 80
20th	.....	Full	paid.	4,942 90
25th	.....	.....	.....	5,566 10
30th	.....	.....	.....	6,203 80

Should any indebtedness exist it shall be deducted from the cash value of the Policy, and the other values shall be diminished proportionately.

Pursuant to law, a copy of the application for this Policy is attached hereto. No alteration of this contract or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

20-PREMIUMS ENDOWMENT AT 85.

No. 999,999.

AGE 35.

THE PHOENIX MUTUAL LIFE INSURANCE
COMPANY,

OF HARTFORD, CONN.

CHARTERED IN 1851.

AMOUNT, \$5,000.

ANNUAL PREMIUM, \$185.80.

Does Hereby Covenant and Agree that on receipt at its Home Office of this policy duly discharged, together with satisfactory proofs of the death of *M. L. Phoenix*, the insured, of *Hartford*, County of *Hartford*, State of *Connecticut*, before 12 o'clock noon on the *first* day of *January*, 1951, and during the continuance of this policy, it will pay at its Home Office the sum of *Five Thousand* Dollars, to *L. M. Phoenix* (*wife of the insured*); the beneficiary, if living at the time of the death of said Insured, but if not, to the executors, administrators or assigns of the Insured (or in lieu of said sum, on the written request of the payee, the Company will issue either the Bond or the Instalment Bond described under options 3 and 4 below). But if the Insured shall be living on said date in 1951 and while this policy is in force under its original conditions, the company will, upon full surrender of this policy at its Home Office, give to the Insured or his assigns at his or their option:

FIRST: FIRST: *Five Thousand* Dollars
in Cash, or

Cash,
\$5,000.

SECOND: SECOND: An annuity of *Ten Hundred and Sixty-five* Dollars, payable on each anniversary of that date and time during the lifetime of said Insured, or

Annuity,
\$1,065.

THIRD: A bond of *Five Thousand* Dollars, payable at the death of the payee therein together with interest, payable annually, at the rate assumed to have been earned by the Company for the distribution of surplus, which rate is guaranteed to be at least three per cent, or

THIRD:
Bond,
\$5,000.

FOURTH: A participating <i>twenty</i>	FOURTH:
Instalment Bond for <i>Six Thousand</i>	20 Instalment
<i>Five Hundred and Twenty-Five</i> Dol-	Bond,
lars, payable in <i>twenty</i> equal annual	\$6,525.
instalments, the first instalment being	
payable on the date of the issue of the	
said bond.	

This policy is issued and accepted subject to the conditions and agreements indorsed hereon and in consideration of the statements and agreements made in the application for this policy, all of which are hereby made a part of this contract, and in further consideration of the *Annual* premium of *One Hundred and Eighty-Five* Dollars and *Eighty* Cents, payable on or before the *first* day of *January* in every year during the first *Twenty* years of this policy.

In Witness Whereof, the PHOENIX MUTUAL LIFE INSURANCE COMPANY has by its President and Secretary signed and delivered this contract in the City of Hartford, Connecticut, this *first* day of *January*, 1901.

CHAS. H. LAWRENCE,
Secretary.

JONA. B. BUNCE,
President.

AGREEMENTS.

PREMIUMS.—All premiums are payable at the Home Office, in Hartford, Conn., but will be accepted if paid to an Agent, in exchange for a receipt, separate from the policy, signed by the President or Secretary, and countersigned by the Agent designated thereon. It is further mutually agreed that this policy shall not take effect until the first premium is so paid while the Insured is in sound health and, if any subsequent premium be not paid when due, or within thirty days thereafter, with interest thereon at the rate of 6 per cent per annum, during which time this policy shall remain in force—then this policy shall cease and become void at the end of said thirty days, and all premiums previously paid shall be forfeited to this Company, except as hereinafter provided.

GRACE IN PAYMENT OF PREMIUMS.—After the first premium on this policy has been paid, a grace of thirty days, and no longer, will be allowed as provided in the preceding paragraph.

REINSTATEMENT IN EVENT OF LAPSE.—If this contract, after it has been in force one year, shall lapse and become void thereafter by the non-payment of premium, the Company will, on written application, reinstate the policy, provided that within six months from such lapse the Insured shall pass a medical examination satisfactory to the Company and all past due premiums with interest at the rate of 6 per cent per annum are paid in manner as provided herein.

EXTENDED INSURANCE.—If, after the premiums for three full years have been paid, this contract shall become void solely by the nonpayment of any premium when due, and provided it shall not then be pledged to the Company as security for any loan or note, the Company will at once grant nonparticipating term insurance, under the same conditions and restrictions as contained in this policy, except the payment of premiums, for the terms described in the table below of "Extended Insurance," or will pay in

cash as an endowment, at the end of said term, any amount which is specified opposite such term in the said table below as "Cash at Maturity," there is then no claim under any other provision of this policy—provided however, that no "Cash Value," "Paid-up Value" or "Loan Value" shall be allowed under such "Extended Insurance;" and provided further that from any claim arising under said term insurance within three years from default in payment of premiums there shall be deducted the amount of premiums then due and unpaid under this policy, with interest; and provided further that no part of such insurance shall be payable unless satisfactory proofs of the death of the Insured be furnished at the Home Office of the Company within one year after such death.

PAID-UP VALUE.—In lieu of such "Extended Insurance" a nonparticipating paid-up policy will be granted for the amount specified in the table below of "Paid-up Values," provided the premiums for three full years have been paid and this policy be satisfactorily released and surrendered therefor at the Company's Home Office while it is in force, or within three months from the first default in payment of a premium.

CASH VALUE.—At the end of the fifth year from the date hereof, or any subsequent year, the amount specified in the table below of "Cash Values" will be paid for this policy, provided it be in force under its original conditions at the end of such period, and be satisfactorily released and surrendered therefor at the Company's Home Office within thirty days from the end of such period.

LOANS.—Upon satisfactory assignment of this policy as collateral security, the Company will loan upon it while in force under its original conditions and in conformity with the rules of the Company then in force, the amounts specified in the table below of "Loan Values," to bear interest at the rate of six per cent per annum, payable in advance, provided the premiums and interest due during the following policy year are fully paid; but no loan or increase in loan will be made for less than twenty-five dollars.

INCONTESTABILITY.—After two years this policy shall be incontestable, except for nonpayment of premium as stipulated, subject, however, to the agreement in the application for this policy for adjustment in event of misstatement of age.

ASSIGNMENTS.—No assignment of this policy shall be binding upon this Company unless the original assignment or a copy thereof is received at the Home Office of the Company while the policy is in full force and effect according to the Company's records. All assignments of this policy shall be subject to the Company's interest therein. The Company assumes no responsibility for the validity of any assignment.

DIVIDENDS.—This policy, if in force under its original conditions at the end of the periods described in the "Dividend Apportionment" agreement printed below, will be credited, in accordance with the rules of the Company then in use and in the manner stated below, and not otherwise, with such share of the Company's surplus as may then be apportioned hereto by the Directors of the Company.

DIVIDEND APPORTIONMENT.

Under the conditions stated above, this policy will participate in the Company's distribution of surplus at the end of each five year period under this contract, and such surplus will be apportioned and applied only toward the uniform reduction of premiums hereunder during the next succeeding five years, in accordance with the rules of the Company then in use; but if this policy is fully paid up under its original terms, the surplus declared will be apportioned and payable in five equal annual instalments, the first instalment being payable at the end of one year from the date of such apportionment, each instalment being payable to the Insured or his assigns on demand, provided he is living and this policy is in force when it becomes due and payable, and not otherwise.

In event of the death of the Insured while this policy is in force under its original conditions, all the applied and unpaid portion of surplus that has been apportioned to it will be paid to the payee under and as a part of this policy.

TABLES REFERRED TO ABOVE.

Values promised in above agreements, not stated here, will be furnished application.

Years from date of issue.	Extended Insurance.			Paid-up Values.	Cash Values.	Loan Values.
	*Years.	*Months.	Cash at Maturity.			
3	6	6	.....	8770	.....	8850
4	9	1	.....	1,025	.....	445
5	11	6	.....	1,260	8590	545
6	13	9	.....	1,680	720	650
7	15	7	.....	1,785	850	750
8	17	8	.....	2,035	990	870
9	18	8	.....	2,285	1,135	990
10	19	10	.....	2,535	1,285	1,110
11	20	11	.....	2,780	1,435	1,240
12	21	10	.....	3,030	1,595	1,370
13	22	7	.....	3,275	1,755	1,505
14	23	4	.....	3,520	1,925	1,645
15	24	1	.....	3,765	2,100	1,790
16	24	10	.....	4,010	2,280	1,945
17	25	9	.....	4,255	2,465	2,105
18	26	8	.....	4,500	2,660	2,270
19	27	11	.....	4,750	2,855	2,440
20	Policy now Full Paid.				3,065	2,495
25					3,350	2,775
30					3,640	3,055
35					3,920	3,340

*Years and months begin at twelve o'clock, noon, on the anniversary of this policy following the last policy year for which the full year's premium has been paid. The term of months ends at twelve o'clock, noon, on that day of the last month of the term which corresponds in number to the day on which the term began, if there is such an one, and if not, on the last day of the final month.

APPLICATION.

7. Is it agreed that if the applicant's age is not correctly stated above, the Company may adjust the Insurance so as to conform to his true age, and that any unpaid semi-annual or quarterly premiums due during the remainder of any current policy year, and any indebtedness to the Company on account of any policy issued upon this application, shall be deducted from the amount due thereunder?

8. Is it agreed that suicide by the applicant, while sane or insane, or his death in consequence of violation of law, within two years from the date of any policy issued upon this application, shall reduce the Company's liability thereunder to the amount of the premiums paid thereon?

9. Is it agreed that within two years from the date of any policy issued upon this application, the applicant shall not, without first obtaining the written permission of this Company, and paying any extra premium which may be charged therefor, reside or travel outside of the Temperate Zone, or engage in active service in the army or navy in time of war, or in any of the following occupations or employments: Blasting, mining, submarine labor, the manufacture of explosive substances, service in any railroad train, or in switching or coupling cars, or on any steam or other vessel or boat, and that if the applicant dies while violating this agreement, or from

disease then contracted, or from injuries then received, the Company liability under the policy, provided it becomes a claim, shall be the reserve, based on the American table of mortality and three per cent interest?

I HEREBY WARRANT AND AGREE: (I) That all the foregoing statements and answers as written, and those contained in Part II made or to be made to the medical examiner, are full, complete and true, that no statement has been made to or by any agent or representative of the Company contrary to or modifying any of them as written, and that Part I and Part II of this application are offered to the Company as a consideration for any policy hereby applied for: (II) That said policy shall not take effect until this application is accepted by the Company at its Home Office and the first premium is paid to and accepted by the Company or its authorized agent in accordance with the agreements of the policy and while the applicant is in sound health: (III) That the contract in said policy shall be held to have been made in Hartford, Connecticut, and shall in all respects be construed in accordance with the laws of the State of Connecticut: (IV) That in any distribution of surplus the principles and methods which may be then in use by the Company for such distribution and its determination of the amount apportioned to any policy which may be issued under this application shall be and are hereby ratified and accepted by and on behalf of any one claiming an interest in said policy: (V) That no one but the President, the Vice President, the Secretary and the Assistant Secretary of the Company has any power to change said contract in any way whatsoever: (VI) That if any of the answers (except as to age, for which provision is made in the policy) which are warranted above to be full, complete and true as written, is or shall be in any respect untrue, the Company may at any time within two years from the date of the policy and while the Insured is alive, cancel the policy which may be issued upon this application upon mailing notice of such cancellation to the Insured at his last known residence, and offering in said notice to repay to the Insured at its home office, upon surrender of the policy, the cash premiums paid on said policy; and if the Insured shall die during said two years and before said policy has been canceled, then in case any of said answers (except as to age) is or shall be in any respect untrue, the Company shall be liable under said policy only for the amount of the cash premiums paid thereon: (VII) That in case the policy hereby applied for is made payable in any event to another as beneficiary, I, the applicant herein, on behalf of said beneficiary hereby warrant and agree that the interest of said beneficiary in said policy shall be and always continue to be subject to the above warranties and agreements.

I HEREBY CERTIFY That I have read the above answers before signing and that they have been correctly written as given by me. I warrant that they are full, complete, and true; and that no statement has been made to or by the Medical Examiner or any representative of the Company contrary to or modifying any of them as written.

NOTE.—A policy payable to the executors, administrators, or assigns of the Insured and not assigned is owned absolutely by the Insured. If another Beneficiary is named the latter must join in releasing the policy for Paid-up, Cash, or Loan Value. When such a Beneficiary is named the policy will be made payable to the executors, administrators or assigns of the Insured if the latter survive the Beneficiary. Endowments will be made payable to the Insured, or his assigns, if he survives the term.

20-PREMIUMS LIFE INSTALLMENT AND ANNUITY
POLICY.

No. 999,311.

AGE, 35.

THE

PROVIDENT LIFE AND TRUST COMPANY.

OF PHILADELPHIA.

PREMIUM, \$279.40.

AMOUNT, \$10,000.

If all premiums shall have been paid, the Company will upon valid surrender of this policy at the end of the tenth year, or of any subsequent fifth year of its continuance thereafter, pay in cash the value of the Policy, as follows:

CASH VALUE AT
END OF
THE

10th year	\$1548.98
15th "	2,572.23
20th "	3,311.28
25th "	4,236.14
30th "	4,665.39
35th "	5,078.10
40th "	5,459.29
45th "	5,800.13

In consideration of the representations and stipulations made in the application for this Policy, which are hereby made part of this contract, and of the first premium of *Two Hundred Seventy-nine* and 40-100 Dollars now duly paid by *Henry R. Worth* and of the yearly premium of *Two Hundred Seventy-nine* and 40-100 Dollars to be paid on or before the 25th day of every *Eighth* month in every year hereafter until *Twenty* annual premiums shall have been paid; does assure the life of *Henry R. Worth* of *Oak Park, Cook County, State of Illinois* for the term of his natural life, in the amount of *Ten Thousand* Dollars payable in equal yearly installments as specified below.

AND THE SAID COMPANY does promise and agree to pay, at its office in the City of Philadelphia, to his wife *Sarah F. Worth* executors, administrators or assigns, provided the said *Sarah F. Worth* is living at the time of the death of the person whose life is hereby assured, the sum of *Ten Thousand* Dollars in *Twenty* equal yearly installments of *Five Hundred* Dollars each, the first installment of which shall be due and payable within sixty days after due notice and satisfactory proof in writing, of the death, during the continuance of this Policy, of the said person whose life is hereby assured as above; but

if the said *Sarah F. Worth* should not have survived the said person whose life is hereby assured, then the said installments shall be payable as they become due to the executors, administrators or assigns of the person whose life is hereby assured. Any unpaid portion of the current year's premium shall be deducted from the first yearly installment. It is further provided that if the said *Sarah F. Worth* shall still survive after the completion of the twenty yearly installments aforesaid, the sum of *Five Hundred* Dollars per annum shall continue to be paid to her during her remaining lifetime, commencing one year from the date when the last of the twenty yearly installments shall fall due.

When this Policy shall become a claim by the death of the person whose life is hereby assured, the beneficiary entitled thereto, may at that time or at any subsequent anniversary thereof, so long as any of the twenty installments remain unpaid receive in lieu of the unpaid yearly installments their then present value on the basis indicated in

the table printed on the back of this Policy, which table is calculated as for \$10,000 installment insurance, and the figures for a larger or smaller amount would be in proportion.

PROVIDED ALWAYS, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued, and accepted by the assured, upon the following express conditions and agreements:—

FIRST: If within two years after the issue of this Policy the said person whose life is hereby assured shall die by his or her own hand or act, unless proof of insanity shall be furnished, or shall within two years and without the consent in writing of this Company previously obtained, travel or reside south of the parallel of 36° 30 north latitude between the first day of Seventh month (July) and the first day of Eleventh month (November), or within two years be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances, or as an engineer, fireman, brakeman, or conductor, upon any railroad, or in any capacity upon any steam or other vessel, or shall at any time during the continuance of this Policy be employed in any military or naval service whatsoever (the Militia not in actual service excepted), this Policy shall be null and void.

SECOND: If the premiums as herein stipulated shall not be paid on or before the days above appointed for the payment thereof, at the office of this Company in the City of Philadelphia, or to Agents elsewhere, when they produce receipts signed by the President or Actuary, this Policy shall become null and void, and this Company shall not be liable for the payment of the sum assured, or any part thereof. If, however, the said premiums have been duly paid for the first two years of this assurance, and this Policy shall be surrendered and released in writing to the Company, a Paid-up Policy shall be issued for an amount proportioned to the number of full yearly premiums paid.

THIRD: Whenever this Policy shall become null and void, by reason of non-payment of the premiums thereon, or through violation or neglect by the assured of the stipulations contained herein or in the application upon which it is issued, all payments theretofore made hereon shall be forfeited to and become the property of the Company. But this shall not be held to deprive the assured from obtaining a Paid-up Policy upon fulfilling the conditions above expressed.

FOURTH: No assignment of this Policy shall be of any force or effect unless made in writing, and recorded by the Company on its books. No receipt for renewal premiums nor permit, nor any alteration or discharge of the contract, nor waiver of forfeitures under the same, shall be valid unless signed by the President or Actuary.

IN WITNESS WHEREOF, the said The Provident Life and Trust Company of Philadelphia has, by its President and Actuary, signed and delivered this contract, this Twenty-fifth day of Eighth month, one thousand eight hundred and ninety-five.

Attest:

DAVID G. ALSOP,
Actuary.

SAML. R. SHIPLEY,
President.

This Policy will be entitled to a dividend upon the payment of the third annual premium, and thereafter upon the payment of each annual premium. Dividends are also paid upon paid-up policies.

NOTE.—The foregoing applies to other forms of policies, issued by this Company.

TABLE A.

Showing the Cash Value of the Unpaid Installments of a Policy for \$10,000 payable in *Twenty* yearly installments of \$500.00 each, if paid in one sum at the beginning of any year, dating from the time the Policy becomes a claim by its terms. If this Policy is for a larger or smaller amount than \$10,000 the figures as relate to the within contract will be in proportion.

Year.	Value.	Year.	Value.
1	\$7,066.95	11	\$4,217.65
2	6,822.65	12	3,968.35
3	6,582.85	13	3,501.05
4	6,326.15	14	3,121.05
5	6,059.20	15	2,725.90
6	5,781.55	16	2,314.95
7	5,492.80	17	1,887.55
8	5,192.55	18	1,448.05
9	4,880.25	19	980.75
10	4,550.45	20	500.00

APPLICATION.

It is hereby declared and agreed by the undersigned, that the foregoing application and the several answers to the interrogatories therein propounded are true, and that if a Policy of Insurance shall be issued by said Company under this application, the same and the questions and answers therein, shall be deemed the basis of the contract expressed in said Policy: and if any untrue or fraudulent statement be found to be contained therein, then all moneys which shall have been paid on account of such Insurance shall be forfeited to the said Company, and the Policy of Insurance made on the faith of this declaration and the above proposal shall become null and void and of none effect.

NOTE. Same form of application is used for the other kinds of policies written by this Company.

20-PAYMENT ENDOWMENT AT 75

No. 998 416.

AGE 35.

THE PROVIDENT LIFE AND TRUST CO.

OF PHILADELPHIA,

AMOUNT, \$10,000.

PREMIUM, \$338.50.

If all premiums shall have been paid, the Company will upon valid surrender of this Policy at the end of the tenth year, or of any subsequent fifth year of its continuance thereafter, pay in cash the full reserve, calculated at four per cent interest by the Combined Experience Mortality table as follows:

CASH VALUE AT THE END OF THE

10th	\$288.80
15th	3,887.60
20th	5,787.50
25th	6,588.20
30th	7,393.90
35th	8,445.10
40th	10,000.00

In Consideration of the representations and stipulations made in the application for this Policy, which are hereby made part of this contract, and of the first premium of *Three Hundred and Thirty-eight* ⁵⁰/₁₀₀ Dollars now duly paid by *Richard Doe*, and of the yearly premium of *Three Hundred and Thirty-eight* ⁵⁰/₁₀₀ Dollars to be paid on or before the *sixth* day of every *second* month in every year hereafter until *twenty* annual premiums shall have been paid; does covenant and bind itself to pay at its office in the city of Philadelphia the sum of *Ten Thousand* Dollars to *Richard Doe*, of Philadelphia, Philadelphia County, State of *Pennsylvania*, or to his assigns, upon the *sixth* day of *second* month, *Nineteen hundred and thirty-three*, provided the said *Richard Doe* shall be living at that date. But in the event of his decease before that date, then to pay at its office aforesaid the said sum insured to his wife, *Sarah Doe* if living; otherwise, to his executors, administrators or assigns, within sixty days after due notice, and satisfactory proof in writing, of the death, during the continuance of this Policy, of the said person whose

life is hereby assured as above. Any unpaid portion of the current year's premium shall first be deducted.

Provided always, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued, and accepted by the assured, upon the following express conditions and agreements:

FIRST: If within two years after the issue of this Policy the said person whose life is hereby assured shall die by his or her own hand or act, unless proof of insanity shall be furnished, or shall within two

years and without the consent in writing of this Company previously obtained, travel or reside south of the parallel of $36^{\circ} 30'$ north latitude between the first day of Seventh month (July) and the first day of Eleventh month (November), or within two years be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances, or as an engineer, fireman, brakeman, or conductor, upon any railroad, or in any capacity upon any steam or other vessel, or shall at any time during the continuance of this Policy be employed in any military or naval service whatsoever (the Militia not in actual service excepted), this Policy shall be null and void.

SECOND. If the premiums as herein stipulated shall not be paid on or before the days above appointed for the payment thereof, at the office of this Company in the city of Philadelphia, or to agents elsewhere, when they produce receipts signed by the President or Actuary, this Policy shall become null and void, and this Company shall not be liable for the payment of the sum assured, or any part thereof. If, however, the said premiums have been duly paid for the first two years of this assurance, and this Policy shall be surrendered and released in writing to the Company a paid-up Policy shall be issued for an amount proportioned to the number of full yearly premiums paid.

THIRD. Whenever this Policy shall become null and void, by reason of nonpayment of the premiums thereon, or through violation or neglect by the assured of the stipulations contained herein or in the application upon which it is issued, all payments theretofore made hereon shall be forfeited to and become the property of the Company. But this shall not be held to deprive the assured from obtaining a paid-up Policy upon fulfilling the conditions above expressed.

FOURTH. No assignment of this Policy shall be of any force or effect unless made in writing and recorded by the Company on its books. No receipt for renewal premiums nor permit, nor any alteration or discharge of the contract, nor waiver of forfeitures under the same, shall be valid unless signed by the President or Actuary.

In witness whereof, The said The Provident Life and Trust Company, of Philadelphia has, by its President and Actuary, signed and delivered this contract, this *sixth* day of *second* month, one thousand eight hundred and ninety-three.

Attest: DAVID G. ALSOP,
Actuary.

S. R. SHIPLEY,
President.

ANNUITY BOND.

No. 300.

AGE, 50½.

THE PROVIDENT LIFE AND TRUST COMPANY
OF PHILADELPHIA.

PREMIUM, \$10,000.

AMOUNT, \$343.50.

In consideration of the representations made to them in the application for this bond and of the sum of *Ten Thousand Dollars* to it duly paid by *Helen E. Jones*, of *Oak Park, Cook County, State of Illinois*, the receipt of which is hereby acknowledged, does covenant and bind itself, to pay or to cause to be paid to the said *Helen E. Jones*, one annuity or yearly sum of *six hundred and eighty-seven dollars*, in even and equal portions of *three hundred and forty-three $\frac{1}{10}$ dollars* each, on the fifteenth day of *fourth and tenth months*, in every year for and during the natural life of the said *Helen E. Jones*, the first payment to be made on the *fifteenth day of tenth month* next ensuing the date of this obligation and also to pay within thirty days after the death of *Helen E. Jones*, to her executors, administrators or assigns, such proportionate part of the said annuity or yearly sum of *six hundred and eighty-seven dollars*, as may accrue up to the day of the death of the said *Helen E. Jones*.

Provided always, and it is hereby expressly declared to be the true intent and meaning of these presents, that if the declaration attached to this bond, and subscribed by the above named *Helen E. Jones*, a counterpart whereof has been deposited with this Company, be in any respect not true, then and in every such case, the said Company shall not be liable to the payment of the said annuity or yearly sum or any part thereof; and this bond, so far as relates to such payment, shall be utterly void.

In Witness Whereof, the said THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA has, by its President and Actuary, signed and delivered this contract, this *fifteenth day of fourth month one thousand eight hundred and ninety-seven*.

(L. S.) DAVID G. ALSOP,

SAMUEL R. SHIPLEY,

Actuary.

President.

DECLARATION FOR AN ANNUITY.

I, *Helen E. Jones*, of *Oak Park, Cook County, State of Illinois*, being desirous to purchase from the Provident Life and Trust Company of Philadelphia, an annuity of *six hundred eighty-seven dollars*; to be paid in half-yearly installments of *three hundred and forty-three $\frac{1}{10}$ dollars* each, do hereby declare that I was born on the *twenty-ninth day of November*, in the year *one thousand eight hundred and forty-six*, and agree that this declaration be the basis of the contract between the said Company and myself, and if any untrue averment is contained therein, the sum of *ten thousand dollars* which I have this day paid to the said Company in consideration of said annuity shall be forfeited to the said Company.

In Witness Whereof, I have hereunto set my hand and seal, this *thirteenth day of April, 1897*.

WITNESS:

JAMES W. JANNEY,
ALLEN J. FITZCRAFT.

HELEN E. JONES (L.S.)

JOINT TERM POLICY—THREE LIVES INSURED.

No. 999,999.

AGE, 35, 37 and 41.

THE PROVIDENT LIFE AND TRUST CO.
OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$443.

In Consideration of the Representations and Stipulations made in the Application for this Policy which are hereby made a part of this contract, and of the first premium of *Four Hundred Forty-three* Dollars, now duly paid by *John Doe, Richard Roe and James Brown*, and of the *Yearly* premium of *Four Hundred Forty-three* Dollars to be paid on or before the *twenty-first* day of every *eighth* month in every year hereafter during the continuance of this Policy, does assure the lives of *John Doe, Richard Roe and James Brown*, of *Philadelphia, Philadelphia* County, State of *Pennsylvania*, in the amount of *Ten Thousand* Dollars for the term of *Ten* years.

And the said Company does promise and agree to pay the amount of the said Assurance, at its Office in the City of Philadelphia, to the survivor of the said *John Doe, Richard Roe and James Brown*, their executors, administrators or assigns, within *sixty days* after due notice and satisfactory proof in writing, of the death, during the continuance of this Policy, of either of the said *John Doe, Richard Roe or James Brown*. Any unpaid portion of the current year's premium shall first be deducted.

Provided always, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued, and accepted by the Assured, upon the following express conditions and agreements:

FIRST. If within two years after the issue of this Policy, either of the said persons whose lives are hereby assured shall die by his or her own hand or act, unless proof of insanity shall be furnished, or shall within that time and without the consent in writing of this Company previously obtained, travel or reside south of the parallel of $36^{\circ} 30'$ north latitude between the first day of *Seventh* month (July) and the first day of *Eleventh* month (November), or shall be personally engaged in blasting, mining, submarine operations, or the production of highly inflammable or explosive substances, or as an engineer, fireman, brakeman or

conductor, upon any railroad, or be engaged in any capacity upon any steam or other vessel, or shall at any time during the continuance of this Policy be employed in any military or naval service whatsoever (the Militia not in actual service excepted), this Policy shall be null and void.

SECOND. If the premiums as herein stipulated shall not be paid on or before the days above appointed for the payment thereof, at the office of this Company in the City of Philadelphia, or to Agents elsewhere, when they produce receipts signed by the President or Actuary, this Policy shall become null and void, and this Company shall not be liable for the payment of the sum assured, or any part thereof.

THIRD. Whenever this Policy shall become null and void, by reason of nonpayment of the premiums thereon, or through violation or neglect by the Assured of the stipulations contained herein or in the application upon which it is issued, all payments theretofore made hereon shall be forfeited to and become the property of the Company.

FOURTH. No assignment of this Policy shall be of any force or effect unless made in writing, and recorded by the Company on its books. No receipt for renewal premiums nor permit, nor any alteration or discharge of the contract, nor waiver of forfeitures under the same, shall be valid unless signed by the President or Actuary.

In Witness Whereof, The said THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA has, by its President and Actuary, signed and delivered this contract, this *Twenty-first* day of *Eighth* month, one thousand eight hundred and ninety-nine.

Attest:

D. G. ALSOP,
Actuary.

SAML. R. SHIPLEY,
President.

DIVISION OF SURPLUS.—PRIVILEGE TO CHANGE TO OTHER FORM OF POLICY, ETC.

The surplus in excess of the current cost of insurance and the maintenance of the Reserve Fund required by law, accumulates for the benefit of the policy-holders.

A dividend is received upon the payment of the third annual premium, and thereafter upon the payment of each annual premium. And in case of policies paid for in a limited number of premiums, dividends are continued after the full payment of the premiums until the policy is terminated by death or maturity.

If at any time while this Policy is in force, it should be desired to substitute for it a Life Policy or an Endowment Policy payable at a given age or at prior death, no medical examination will be required.

The privilege is given of continuing the insurance under this Policy for successive periods of ten years each, upon giving notice to the Company on or before the expiration of each period. The premiums would be payable each year on the dates above specified, and would be increased at the beginning of each period in accordance with the advanced age of the Insured.

TWENTY INSTALLMENT ENDOWMENT AND ANNUITY **TO INSURED OR BENEFICIARY.**

No. 994,611.

AGE, 85.

THE PROVIDENT LIFE AND TRUST CO.

OF PHILADELPHIA.

AMOUNT, \$10,000.

PREMIUM, \$419.

If all premiums shall have been paid, the Company will upon valid surrender of this Policy at the end of the tenth year, or of any subsequent fifth year of its continuance thereafter, pay in cash the value of the Policy, as follows:

CASH VALUE AT
END OF THE

Tenth Year,
\$2,722.12.

Fifteenth Year,
\$4,619.81.

In Consideration of the representations and stipulations made in the application for this Policy, which are hereby made part of this contract, and of the first premium of *Four Hundred and Nineteen* Dollars now duly paid by *Richard Doe* and of the *Yearly* premium of *Four Hundred and Nineteen* Dollars to be paid on or before the *7th* day of every *third* month in every year hereafter until twenty annual premiums shall have been paid, does covenant and bind itself to pay at its office in the city of Philadelphia, to *Richard Doe*, of *Philadelphia*, *Philadelphia* County, State of *Pennsylvania*, or to his executors, administrators or assigns, the sum of *Ten Thousand* Dollars in twenty equal yearly installments of *Five Hundred* Dollars each, the first installment of which shall be due and payable upon the *seventh* day of *third* month, *Nineteen hundred and eighteen*, provided the said *Richard Doe* shall be living at that date. It is further provided, that if the said *Richard Doe* shall still survive after the completion of the twenty yearly installments payable to him as above provided, the sum of *Five hundred* Dollars per annum shall continue to be paid to him, during his remaining lifetime, commencing one year from the date when the last of the aforesaid twenty annual installments shall fall due. But in the event of the decease of *Richard Doe* before the *seventh* day of *third* month, *1918* aforesaid, then to pay at its office aforesaid to his wife, *Sarah Doe*, her executors, administrators or assigns, provided the said *Sarah Doe* is living at the time of the death of the person

of which shall be due and payable upon the *seventh* day of *third* month, *Nineteen hundred and eighteen*, provided the said *Richard Doe* shall be living at that date. It is further provided, that if the said *Richard Doe* shall still survive after the completion of the twenty yearly installments payable to him as above provided, the sum of *Five hundred* Dollars per annum shall continue to be paid to him, during his remaining lifetime, commencing one year from the date when the last of the aforesaid twenty annual installments shall fall due. But in the event of the decease of *Richard Doe* before the *seventh* day of *third* month, *1918* aforesaid, then to pay at its office aforesaid to his wife, *Sarah Doe*, her executors, administrators or assigns, provided the said *Sarah Doe* is living at the time of the death of the person

whose life is hereby assured, the sum of *Ten Thousand Dollars* in twenty equal yearly installments of *Five hundred Dollars* each, the first installment of which shall be due and payable within sixty days after due notice and satisfactory proof in writing of the death, during the continuance of this Policy and within twenty years from the date of the Policy, of the person whose life is hereby assured as above; but if the said *Sarah Doe* should not have survived the said person, whose life is hereby assured, then the installments shall be payable as they become due, to the executors, administrators or assigns of the person whose life is hereby assured. Any unpaid portion of the current year's premium shall be deducted from the first yearly installment. It is further provided that if the said *Sarah Doe* shall still survive after the completion of the twenty yearly installments payable as aforesaid after the death of the person whose life is insured, the sum of *Five hundred Dollars* per annum shall continue to be paid to *her* during *her* remaining lifetime, commencing one year from the date when the last of the twenty yearly installments shall fall due.

When this Policy shall become a claim by maturity of the endowment, or by the death of the person whose life is hereby assured, prior to said maturity, the beneficiary entitled thereto, may at that time or at any subsequent anniversary thereof so long as any installments remain unpaid receive in lieu of the unpaid yearly installments their then present value on the basis indicated in the table stamped on the back of this Policy, which table is calculated as for \$10,000 installment insurance, and the figures for a larger or smaller amount would be in proportion.

PROVIDED ALWAYS, and it is hereby declared to be the true intent and meaning of this Policy, and the same is issued and accepted by the Assured upon the following express conditions and agreements:

NOTE—CONDITIONS AND AGREEMENTS OF THIS POLICY ARE THE SAME AS THOSE IN THE PRECEDING FORM, WHICH SEE.

In Witness Whereof, the said, THE PROVIDENT LIFE AND TRUST COMPANY of Philadelphia has, by its President and Actuary, signed and delivered this contract, this *seventh* day of *third* month, one thousand eight hundred and ninety-eight.

ATTEST: David G. Alsop,

Actuary.

SAM'L R. SHIPLEY,

President.

NOTE.—See page 237 for dividend provisions; page 238 "Table A" for commuted value privilege.

20-YEAR (RENEWABLE) TERM POLICY, FORM 502.

No. 99,999.

AGE, 35.

THE PROVIDENT SAVINGS LIFE ASSURANCE
SOCIETY
OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$171.

Promises to pay at its office in the City of New York Ten Thousand Dollars upon receipt of satisfactory proofs of the death of *John Doe*, of *New York, County of New York, State of New York*, (hereinafter known as the Assured), to the Assured's executors, administrators or assigns or to such other beneficiary as may be designated by the Assured, as provided upon the second page of this Policy.

The amount assured hereby will not become binding upon the Society unless this Policy is in force at the time of the death of the Assured nor unless such death shall occur on or before the *Fifth day of July, 1919*, except as this assurance may be renewed and continued thereafter, as provided upon the second page of this Policy.

This assurance is granted in consideration of the statements and agreements in the written and printed application for this Policy, which is hereby made a part of this contract; and of the the payment in advance of *One Hundred and Seventy-one Dollars*, and of the payment thereafter of *One Hundred and Seventy-one Dollars*, on or before the *Fifth day of July* in every year during the continuance of this Policy.

The privileges and conditions stated on the second page hereof are declared by this Society and by all parties hereto to be a part of this contract as fully as if recited at length over the signatures hereto affixed.

New York, the *fifth day of July 1899*.

W. E. STEVENS,
Secretary.

E. W. SCOTT,
President.

PRIVILEGES AND CONDITIONS.

I. PREMIUMS AND THEIR PAYMENT.—This Policy does not go into effect until the first premium hereon has been actually paid during the life-time and good health of the Assured.

All premiums are due and payable in advance, at the Office of the Society in the City of New York. They may, however, be paid to an authorized agent of the Society on or before the dates when due, but only in exchange for a receipt signed by the President or Secretary and countersigned by such agent.

Although this contract is based upon the payment of premiums annually in advance, they may, however, be made payable in semi-annual or quarterly instalments in advance, but, in such case any instalment which at the maturity of this contract are necessary to complete the full Policy year's premium, shall be deducted from the amount of the claim. Failure to pay any annual premium, or any instalment thereof as specified, when due, will terminate this Policy.

II. GRACE IN THE PAYMENT OF PREMIUMS.—A grace of thirty days will be allowed in the payment of premiums hereafter due on this Policy, provided always that whenever advantage is taken of this grace, interest at the rate of 5 per cent per annum shall be paid to the Society for the time deferred.

III. INCONTESTABILITY.—This Policy shall be indisputable after two years from its date of issue, for the amount due, provided the premiums are duly paid as set forth above; except that military or naval service in time of war without a permit are risks not assumed by the Society at any time, further than that the reserve on this Policy only will be due and payable in case of death from such service.

IV. AGE.—Due proof of the age of the Assured must be submitted with proofs of death, and the amount of the assurance due under this Policy at its maturity shall in no case be more than the premium charged under this Policy would have purchased at the Society's rates in use at the date of issue of this Policy for the Assured's true age.

V. PRIVILEGE OF CHANGING BENEFICIARY.—This Policy is issued with the express understanding that the Assured may, with the consent of the Society and provided this Policy has not been assigned, change the beneficiary or beneficiaries at any time during the continuance of this Policy, by filing with the Society a written request, duly acknowledged, accompanied by this Policy, in which case it is understood that such change will take effect upon the endorsement of the same on this Policy by the Society.

VI. TERMINATION AND SURRENDER.—If this Policy shall become void by the violation of any stipulation or agreement, all payments made or accepted hereon shall be retained by and shall belong to the Society, except that if after three full years' premiums shall have been paid on this Policy, it shall cease or become void solely by the nonpayment of any premium when due, the owner will be entitled, on legal surrender of this Policy, provided written application therefor shall have been made while this Policy is in force, to the surrender value in extended assurance provided in the statutes of the State of New York, Laws of 1892, Chapter 690, Article II., Section 88; otherwise, if this Policy be duly surrendered within six months after such termination, a paid-up Policy for the remainder of the term directly

covered by the agreement on the first page hereof will be issued in exchange therefor.

VII. RENEWAL.—If this Policy is in force on the *fifth* day of *July*, 1919, this assurance may be renewed and continued without medical re-examination, for an equal or less amount, under any form of policy then issued by the Society, at the rate of premium for the age then attained, provided written notice shall have been given the Society while this Policy is in force.

VIII. SURPLUS.—If this Policy is in force on the *fifth* day of *July*, 1919, it will be entitled to a return of surplus accumulated from premiums paid on this Policy as computed by the Society which may then be used at the option of the Assured—provided written notice of such option shall have been given the Society while this Policy is in force—in either one of the following ways:

(1) The said accumulations may be withdrawn in cash; or

(2) They may be converted into their equivalent in paid-up assurance; or

(3) Should this assurance be renewed and continued as set forth in paragraph VII., they will be applied to reduce the premiums under any such new policy.

In any distribution of surplus or apportionment of profits to this Policy as herein defined, the principles and methods which may be adopted by the Society for such apportionment, and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Assured and upon all parties having or claiming any interest under this Policy.

IX. ASSIGNMENTS.—No notice of any assignment of this Policy will be taken by the Society until the original or a certified copy thereof is filed with the Society at its Home Office. Any claim arising under an assignment shall be subject to satisfactory proof of insurable interest existing at the death of the Assured; but the Society will not be liable to the assignee beyond that interest, and will not, at any time, assume responsibility for the validity of an assignment.

X. THE CONTRACT.—This Policy and the application herefor, taken together, constitute the entire Contract. Agents are not authorized to make, alter or discharge this Contract, or to waive any forfeiture thereof, or to extend this assurance, or to grant permits, or to bind the Society in any way.

TWENTY-YEAR RENEWABLE TERM POLICY.

PREMIUMS FOR EACH \$1,000.

AGE.	PREMIUM.	AGE.	PREMIUM.	AGE.	PREMIUM.	AGE.	PREMIUM.
20	\$12 86	31	\$15 26	42	\$22 24	53	\$44 35
21	12 99	32	15 65	43	23 47	54	47 49
22	13 14	33	16 08	44	24 80	55	50 78
23	13 30	34	16 56	45	26 18	56	53 95
24	13 47	35	17 10	46	27 76	57	57 42
25	13 65	36	17 65	47	29 70	58	60 35
26	13 88	37	18 20	48	31 61	59	64 10
27	14 18	38	18 78	49	33 71	60	67 82
28	14 37	39	19 46	50	36 09		
29	14 61	40	20 24	51	38 52		
30	14 91	41	21 13	52	41 37		

RENEWABLE TERM TO "AGE 70" POLICY.

No. 99,999.

AGE, 35.

PROVIDENT SAVINGS LIFE ASSURANCE
SOCIETY
OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$198.70.

Promises to pay at its Office in the City of New York *Ten Thousand Dollars* upon receipt of satisfactory proofs of the death of *John Doe, of New York, County of New York, and State of New York*, (hereinafter known as the Assured), to the Assured's executors, administrators or assigns, or to such other beneficiary as may be designated by the Assured, as provided upon the second page of this Policy.

The amount assured hereby will not become binding upon the society unless this Policy is in force at the time of the death of the Assured nor unless such death shall occur on or before the *first* day of *October, 1935*, except as this Assurance may be renewed and continued thereafter, as provided upon the second page of this Policy.

This Assurance is granted in consideration of the statements and agreements in the written and printed application for this Policy, which is hereby made a part of this contract; and of the payment in advance of *One Hundred and Ninety-eight and 70/100* Dollars, and of the payment thereafter of *One Hundred and Ninety-eight and 70/100* Dollars, on or before the *first* day of *October* in every year during the continuance of this Policy.

The privileges and conditions stated on the second page hereof, are declared by this society and by all parties hereto, to be a part of this contract as fully as if recited at length over the signatures hereto affixed.

New York, the *first* day of *October, 1900*.

WM. E. STEVENS,

E. W. SCOTT,

Secretary.

President.

PRIVILEGES AND CONDITIONS.

I. PREMIUMS AND THEIR PAYMENT.—This Policy does not go into effect until the first premium hereon has been actually paid during the lifetime and good health of the assured.

All premiums are due and payable in advance, at the office of the Society in the City of New York. They may, however, be paid to an authorized agent of the Society on or before the dates when due, but only in exchange for a receipt signed by the President or Secretary and countersigned by such agent.

Although this Contract is based upon the payment of premiums annually in advance, they may, however, be made payable in semi-annual or quarterly instalments in advance, but in such case any instalments which at the maturity of this Contract are necessary to complete the full policy year's premium, shall be deducted from the amount of the claim.

II. **GRACE IN THE PAYMENT OF PREMIUMS.**—A grace of thirty days will be allowed in the payment of premiums hereof or due on this Policy, provided always that whenever advantage is taken of this grace, interest at the rate of five per cent per annum shall be paid to the Society for the time deferred.

III. **INCONTESTABILITY.**—This Policy shall be indisputable after two years from its date of issue, for the amount due, provided the premiums are duly paid as set forth above; except that military or naval service in time of war without a permit are risks not assumed by the Society at any time further than that the reserve on this Policy only will be due and payable in case of death from such service.

IV. **AGE.**—Due proof of the age of the Assured must be submitted with proofs of death, and the amount of the assurance due under this Policy at its maturity, shall in no case be more than the premium charged under this Policy would have purchased at the Society's rates in use at the date of issue of this Policy for the Assured's true age.

V. **PRIVILEGE OF CHANGING BENEFICIARY.**—This Policy is issued with the express understanding that the Assured may, with the consent of the Society and provided this Policy has not been assigned, change the beneficiary or beneficiaries at any time during the continuance of this Policy, by filing with the society a written request, duly acknowledged, accompanied by this Policy, in which case it is understood that such change will take effect upon the endorsement of the same on this Policy by the Society.

VI. **TERMINATION AND SURRENDER.**—If this Policy shall become void by the violation of any stipulation or agreement, all payments made or accepted hereon shall be retained by and shall belong to the Society, except that if after three full years' premiums shall have been paid on this Policy, it shall cease or become void solely by the non-payment of any premium when due, the owner will be entitled, on legal surrender of this Policy, provided written application therefor shall have been made while this Policy is in force, to the surrender value in extended assurance provided in the statutes of the State of New York, Laws of 1892, Chapter 690, Article II, Section 89; otherwise, if this Policy be duly surrendered within six months after such termination, a paid-up policy for the remainder of the term directly covered by the agreement on the first page hereof will be issued in exchange therefor.

VII. **RENEWAL.**—If this Policy is in force on the first day of October, 1935, this assurance may be renewed and continued without medical re-examination, for an equal or less amount, under any form of policy then issued by the Society, at the rate of premium for the age then attained, provided written notice shall have been given the Society while this Policy is in force.

VIII. DIVIDENDS.—At the expiration of each successive term of five years beginning with the expiration of the tenth year from the date hereof, and also at the expiration of the term directly covered by the agreement on the first page hereof, if this Policy be then in force, a dividend will be awarded by the Society from any profits arising from premiums paid on this Policy, payable in a reduction of subsequent premiums on this Policy, or any extension of the same or substitute therefor. But in any distribution of surplus or apportionment of profits to this Policy as herein defined, the principles and methods which may be adopted by the society for such apportionment, and its determination of the amount equitably belonging to this Policy shall be conclusive upon the Assured and upon all parties having or claiming any interest under this Policy.

IX. ASSIGNMENTS.—No notice of any assignment of this Policy will be taken by the Society until the original or a certified copy thereof is filed with the Society at its Home Office. Any claim arising under an assignment shall be subject to satisfactory proof of insurable interest existing at the death of the Assured; but the Society will not be liable to the assignee beyond that interest, and will not, at any time, assume responsibility for the validity of an assignment.

X. THE CONTRACT.—This Policy and the application herefor, taken together, constitute the entire contract. Agents are not authorized to make, alter or discharge this contract, or to waive any forfeiture thereof, or to extend this assurance, or to grant permits, or to bind the Society in any way.

RENEWABLE TERM "TO AGE 70" POLICY.

\$1,000.

Age.	Annual Premium.	Semi-Annual Instalment.	Quarterly Instalment.	Age.	Annual Premium.	Semi-Annual Instalment.	Quarterly Instalment.
20	\$14 51	\$7 55	\$3 85	41	\$25 06	\$13 03	\$6 64
21	14 75	7 67	3 91	42	25 84	13 44	6 86
22	14 99	7 79	3 97	43	26 71	13 89	7 08
23	15 26	7 94	4 04	44	27 65	14 38	7 33
24	15 51	8 07	4 11	45	29 56	15 37	7 83
25	15 74	8 18	4 17	46	31 60	16 43	8 87
26	15 97	8 30	4 23	47	32 66	16 98	8 65
27	16 20	8 42	4 29	48	33 78	17 57	8 95
28	16 46	8 56	4 36	49	34 90	18 15	9 25
29	16 72	8 69	4 43	50	36 03	18 74	9 55
30	17 00	8 84	4 51	51	37 12	19 30	9 84
31	17 42	9 06	4 62	52	38 33	19 93	10 16
32	17 97	9 34	4 76	53	39 65	20 62	10 51
33	18 54	9 64	4 91	54	41 10	21 37	10 89
34	19 14	9 95	5 07	55	42 60	22 15	11 29
35	19 87	10 33	5 27	56	44 30	23 04	11 74
36	20 68	10 75	5 48	57	46 27	24 06	12 26
37	21 62	11 19	5 70	58	48 33	25 18	12 81
38	22 49	11 66	5 94	59	50 42	26 22	13 36
39	23 37	12 15	6 19	60	52 37	27 23	13 88
40	24 30	12 64	6 44				

APPLICATION.

I hereby apply to the PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY, of N. Y., for a Policy of Insurance, to be issued in accordance with the directions hereof.

It is hereby jointly agreed by myself and all parties in interest, or who shall become interested as follows: That the Policy hereby applied for shall not become binding upon the Society until the first premium due thereon has been actually received by said Society or its authorized agent during my lifetime and good health; that I will not within two years from the date of said Policy visit or reside in any place outside of the United States, Canada and that portion of Europe north of the forty-second parallel of north latitude (except while voyaging in first-class vessels to or from ports in said countries) and that I will not at any time personally engage in blasting, mining, submarine labor, aeronautic ascensions, the manufacture, handling or transportation of highly inflammable or explosive substance, or service upon any vessel, boat or railroad, except upon the written permission of the Society in every such case; that self-destruction, whether sane or insane, voluntary or involuntary, within two years from the date of said Policy, or death resulting from actual or attempted violation of law, are risks not assumed by the Society, and that in either such case the liability of the Society shall be limited to any stipulated cash surrender value which said Policy shall have at the date of death; that the proofs of death required shall be made upon the blank forms furnished by the Society, and shall include all the information required thereby; that all provisions of law forbidding any physician who has or shall have attended me from disclosing any and all information which he acquired by such attendance, together with any such provisions affecting the uses which shall be made of this application or any part thereof, are hereby expressly waived, and that the Policy issued upon this application shall at all times and places be construed to be a contract made in the State of New York. It is hereby further declared and warranted, that all the statements and representations contained in Part I. and Part II. of this application or in any certificate of health hereafter given to the Society to secure restoration or reinstatement of said Policy, by whomsoever they be written, are material, and are and shall be true, and with the stipulated premiums shall be the sole consideration of the contract with the Society if a Policy be issued or renewed thereon; and that if any concealment, or fraudulent or untrue statement or representation be made, or if at any time any covenant or agreement herein made shall be violated, said Policy and insurance shall be null and void, and all payments made or accepted thereon shall be forfeited to the Society, except as provided therein.

20-PREMIUMS LIFE—FIVE YEAR DIVIDEND POLICY.

No. 999,999.

AGE, 35.

THE PRUDENTIAL INSURANCE COMPANY
OF AMERICA.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$369.50.

HOME OFFICE, NEWARK, N. J.

In Consideration of the Application for this Policy, which is hereby made part of this contract, and of the payment, in the manner specified, of the premium herein stated, THE PRUDENTIAL INSURANCE COMPANY OF AMERICA hereby insures the life of the person herein designated as the Insured, for the amount named herein, payable as specified, subject to the privileges and provisions on the second and third pages hereof, which are hereby made part of this contract.

The Insured *Henry George, of Oak Park, in the County of Cook, State of Illinois.*

Amount of Insurance *Ten Thousand Dollars.*

When Payable *Immediately upon acceptance of satisfactory proof of the death of the Insured during the continuance of this Policy.*

Where Payable *At the Home Office of the Company in Newark, New Jersey. Payable to his wife, Helen George, Beneficiary, if living, otherwise to the executors, administrators or assigns of the Insured.*

Premium *Three Hundred sixty-nine and $\frac{50}{100}$ Dollars.*

How Payable *Annually in exchange for the Company's receipt.*

When Payable *On the delivery of this Policy and on or before the first day of January in every year during the continuance of this Policy, until twenty full years' premiums shall have been paid.*

Where Payable *At the Home Office of the Company, or as provided under the heading "Provisions" on the third page hereof.*

In Witness Whereof, the said THE PRUDENTIAL INSURANCE COMPANY of America, at its office in the City of Newark, New

Jersey, has caused this Policy to be signed by its President and Vice-President, and to be duly attested, this *first* day of *January* one thousand nine hundred and one.

JOHN F. DRYDEN,

LESLIE D. WARD,

Attest: *President.*

Vice-President.

JOHN K. GORE, *Manager.*

PRIVILEGES.

CASH LOANS.—If this Policy be continued in force, the Insured may borrow from the Company the amount specified in the following table, by making written application for the Loan and assigning the Policy to the Company as security in accordance with the terms of the Company's Loan Certificate; provided five per cent interest on the whole amount of the Loan be paid annually in advance.

PAID-UP LIFE POLICY OR EXTENDED INSURANCE.—If this Policy, after being in force three full years, shall lapse or become forfeited for the non-payment of any premium or any note given for a premium or loan made in cash on such Policy as security, or of any interest on such note or loan, it may be surrendered for a nonparticipating Paid-up Life Policy as specified in the following table; provided the Policy be legally surrendered to the Company within three months after such lapse or forfeiture. If this Policy, having lapsed or become forfeited as above, be not surrendered for a Paid-up Life Policy, the Company will write in lieu of this Policy, *and without any action on the part of the Insured*, a nonparticipating Paid-up Term Policy for the full amount insured by this Policy, and to continue in force for the term indicated by the following table of Extended Insurance; provided, however, that if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Term Policy shall be the face amount of this Policy less the amount of such indebtedness, and the term for which such Paid-up Term Policy shall run shall be changed to that term for which the cash surrender value of this Policy hereinafter specified, after deducting such indebtedness, will carry the modified amount at the Single Premium Term rates of the Company. The Paid-up Term Policy shall provide, moreover, that in case of the death of the Insured within one year from the date of such lapse or forfeiture there shall be deducted from the amount payable by the Company any premium that would have become due on this Policy up to the time of death of the Insured if the Policy had been continued in force. The Paid-up Term Policy will be delivered on the legal surrender of this Policy.

ON CASH SURRENDER VALUES.—If this Policy be legally surrendered to the Company within three months from the end of the third year from its date or of any year thereafter, and all premiums, required by the terms of the Policy, to the end of that year have been paid in full the Company will pay therefor the sum indicated by the following table of Cash Surrender Values, and to this sum will add the full reserve value of any Additions existing at the end of that year.

TABLE ABOVE REFERRED TO.

The benefits stated in the following table apply to the original sum insured only. If the sum insured be increased by dividends or otherwise, the

benefits will be increased, but any indebtedness to the Company placed on the Policy will operate to reduce the benefits.

At the End of	Cash Loan.	Paid-up Life Policy.	Extended Insurance.		Cash Sur- render Value.
			(See 2d paragraph of "Special Privileges" be- low).		
1 Year.	None	None		60 Days	None
2 Years.	None	None		120 "	None
3 "	\$410	\$1,500	5 Years	\$10 "	\$440
4 "	600	2,000	8 "	44 "	650
5 "	880	2,500	10 "	157 "	940
6 "	1,110	3,000	12 "	187 "	1,180
7 "	1,360	3,500	14 "	89 "	1,450
8 "	1,630	4,000	15 "	312 "	1,730
9 "	1,920	4,500	17 "	98 "	2,040
10 "	2,240	5,000	18 "	188 "	2,370
11 "	2,590	5,500	19 "	228 "	2,680
12 "	2,840	6,000	20 "	228 "	3,000
13 "	3,170	6,500	21 "	193 "	3,340
14 "	3,510	7,000	22 "	142 "	3,700
15 "	3,870	7,500	23 "	86 "	4,080
16 "	4,220	8,000	23 "	318 "	4,450
17 "	4,590	8,500	24 "	191 "	4,840
18 "	4,980	9,000	25 "	96 "	5,240
19 "	5,380	9,500	26 "	52 "	5,660
20 "	5,790	10,000	Policy fully paid.		6,100

If this Policy be continued in force beyond the twentieth year, tables of Cash Loans and Cash Surrender Values, as above, after the twentieth year will be furnished on application to the Home Office.

If the premiums on this Policy be paid in quarterly or semi-annual instalments, due allowance will be made in computing benefits from the above table, for that portion of a year's premium paid over and above the full number of years' premiums indicated.

SPECIAL PRIVILEGES.

GRACE IN PAYMENT OF PREMIUMS.—In the payment of any premium under this policy, except the first, a grace of one month will be allowed during which time the policy will remain in force.

POLICY NONFORFEITABLE AFTER FIRST YEAR'S PREMIUM HAS BEEN PAID.—If this Policy after being in force one full year shall lapse for non-payment of premium the Company will continue in force the insurance under the Policy for a period of sixty days from the date of lapse; if this Policy after being in force two full years shall lapse for non-payment of premium the Company will continue in force the insurance under the Policy for one hundred and twenty days from date of lapse; after the Policy has been in force for three or more years the above Privileges, "Paid-up Life Policy or Extended Insurance," will apply.

REVIVAL OF POLICY.—If this Policy be lapsed for nonpayment of premium, it will be revived any time within two years after the date of lapse upon written application and payment of arrears of premiums with

interest at the rate of five per cent per annum, provided evidence of the insurability of the Insured satisfactory to the Company be furnished. Application for revival after two years from date of lapse will receive equitable consideration.

CHANGE OF BENEFICIARY.—The Insured may at any time while this Policy is in force, by written notice to the Company at its Home Office, change the Beneficiary or Beneficiaries under this Policy, such change to take effect only upon endorsement of the same on the Policy by the Company, whereupon all rights of the former Beneficiary or Beneficiaries shall cease; provided, however, that no such change of Beneficiary shall be valid if the Policy or any interest therein be assigned at the time of such change.

INSTALLMENT PRIVILEGE.—The amount insured under this Policy is payable in one sum, but may be made payable instead in equal annual instalments in any number from two to twenty-five, or may be made payable to the Beneficiary in equal annual instalments, to continue for twenty years and so long thereafter as the Beneficiary shall live; subject to the terms and conditions under the heading "Installment Privilege" on the fourth page hereof.

TRUST FUND PRIVILEGE.—At the time this Policy becomes payable as to claim the amount insured, or any portion thereof not less than \$1,000, may be left during the lifetime of the Beneficiary in trust with the Company, and the Company will pay thereon, so long as the said amount or said portion thereof remains with the Company, interest at the rate of three per cent per annum, together with such dividend as may be apportioned by the Company. The said Trust Fund shall be paid at the death of the Beneficiary to the executors, administrators or assigns of the Beneficiary, but may be withdrawn at any time with accrued interest. The Trust Fund Privilege shall be inoperative if the amount payable under this Policy be less than \$1,000.

DIVIDENDS.—This Policy is issued on the Five-Year Dividend Plan, and at the end of each fifth year from its date, if in force, will be credited with a dividend from the surplus apportioned by the Company to policies of the same age and kind. Such Dividend may be applied, as the Insured may elect, to purchase a participating Paid-up Addition to this Policy or to reduce the premiums hereon during the ensuing five years; if any premiums remain unpaid, or may be withdrawn in cash by the Insured.

If this Policy be continued in force, the Insured shall notify the Company in writing, not more than three months after the end of each dividend period, which mode of settlement he selects. Otherwise the Company will reserve the right to make the selection.

PROVISIONS.

PAYMENT OF PREMIUMS.—This Policy is based upon the payment of premiums annually in advance, but, if premiums be made payable in quarterly or semi-annual instalments, any future instalments of the premium for the current policy year remaining unpaid at the maturity of the Policy shall be considered an indebtedness to the Company on account of this Policy. Premiums are payable at the Home Office of the Company, but may be paid to an authorized agent of the Company on or before the dates when due, in exchange for official receipts signed by the President or Secretary and countersigned by a General Agent of the Company. If any pre-

mum be not paid when due, this Policy shall be void and all premiums forfeited to the Company, except as herein provided.

INDEBTEDNESS.—Any indebtedness to the Company on account of this Policy will be deducted in any payment or payments or in any settlement under this Policy.

MODIFICATIONS, ETC.—No condition, provision or privilege of this Policy can be waived or modified in any case except by an endorsement hereon signed by the President, one of the Vice-Presidents, the Secretary, the Assistant Secretary or the Actuary. No agent has power in behalf of the Company to make or modify this or any other contract of insurance, to extend the time for paying a premium, to waive any forfeiture, or to bind the Company by making any promise, or making or receiving any representation or information.

ASSIGNMENTS.—If this Policy shall be assigned, the assignment must be in writing, and the Company shall not be deemed to have knowledge of such assignment unless the original or a duplicate thereof is filed at the Home Office of the Company and its receipt duly acknowledged. The Company will not assume any responsibility for the validity of an assignment.

SUICIDE.—If within one year from the date hereof the Insured shall die by suicide—whether sane or insane—or in consequence of his (or her) own criminal action, the liability of the Company shall not exceed the amount of the premiums paid on this Policy.

INCONTESTABILITY.—This Policy shall be incontestable after one year from its date if all due premiums shall have been paid.

MISSTATEMENT OF AGE.—If the age of the Insured be misstated, the amount payable under this Policy shall be the amount of insurance which the premium paid would have purchased at the correct age of the Insured.

INSTALMENT PRIVILEGE.

Written request specifying the number of instalments in which the amount insured under this Policy is to be paid, or whether the instalment are to be continuous, must be made by the Insured while this Policy is in force; such request may subsequently be withdrawn, or the number of instalments changed at any time during the continuance of the Policy upon notice to the Company in writing, such request or subsequent notice to be operative only upon endorsement by the Company upon the Policy.

The amount of such instalment shall be based upon the amount insured under this Policy together with any paid-up additions and shall be determined from the tables given below.

The first instalment shall be payable at the same time that the original amount would have been payable under this Policy, and subsequent instalments shall be payable on the succeeding anniversaries thereafter.

INSTALMENTS—FROM TWO TO TWENTY-FIVE.

Number of Instalments.	2	3	4	5	6	7	8	9	10	11	12	13
Amount of each Instalment per \$1,000.	\$507	\$343	\$261	\$212	\$175	\$156	\$138	\$125	\$114	\$105	\$98	\$91

Number of Instalments.	14	15	16	17	18	19	20	21	22	23	24	25
Amount of each Instalment per \$1,000.	\$86	\$81	\$77	\$74	\$71	\$68	\$65	\$63	\$61	\$59	\$57	\$56

INSTALMENTS—CONTINUOUS.

Age last birthday of Beneficiary at death of Insured.	Under 16	16	17	18	19	20	21	22	23	24	25	26
Amount of each Instalment per \$1,000.	\$40	\$41	\$41	\$41	\$41	\$42	\$42	\$42	\$43	\$43	\$43	\$43

Age last birthday of Beneficiary at death of Insured.	27	28	29	30	31	32	33	34	35	36	37	38
Amount of each Instalment per \$1,000.	\$44	\$44	\$45	\$45	\$45	\$46	\$46	\$47	\$47	\$48	\$48	\$49

Age last birthday of Beneficiary at death of Insured.	39	40	41	42	43	44	45	46	47	48	49	50
Amount of each Instalment per \$1,000.	\$49	\$50	\$51	\$51	\$52	\$52	\$53	\$54	\$54	\$55	\$56	\$57

Age last birthday of Beneficiary at death of Insured.	51	52	53	54	55	56	57	58	59	60	61	Over 61
Amount of each Instalment per \$1,000.	\$57	\$58	\$59	\$59	\$60	\$61	\$61	\$62	\$62	\$63	\$63	\$64

Each instalment under this policy will be increased by such annual dividend as may be apportioned by the Company.

At the time any instalment is due the remaining instalments, if any, may be commuted, unless the Company shall have been otherwise directed by the Insured in writing, at the rate of three per cent compound interest and the equivalent value withdrawn in one sum; provided, however, that the instalments be continuous, those instalments payable to the Beneficiary more than twenty years after the maturity of the Policy cannot be commuted.

The legal holder hereof at the time the Policy becomes a claim shall have the privilege of having the amount insured under the Policy payable in instalments as herein provided, unless the Company shall have been otherwise directed by the Insured in writing.

If no one be designated as Beneficiary, or if there be more than one Beneficiary under this Policy, it cannot be made payable in continuous instalments.

PROVISO.—The Instalment Privilege shall be inoperative if the amount payable under this Policy be less than \$1,000.

ILLUSTRATION.—A Policy under which \$5,000 is payable in one sum at death may be made payable in twenty annual instalments of \$250 each (\$500 or \$1,000), or if the Beneficiary be 35 years of age at the death of the Insured the Policy may be made payable in annual instalments of \$235 each (\$47 per \$1,000), to continue for twenty years at least and as long thereafter as the Beneficiary shall live. If the Beneficiary die before twenty instalments be paid, the remaining instalments will be paid to the executors, administrators or assigns of the Beneficiary.

APPLICATION.

I hereby declare and warrant that all the statements and answers to the above questions, as well as those made or to be made to the Company's medical examiner, are or shall be complete and true, and that they, together with this declaration, shall form the basis and become a part of the contract of insurance hereby applied for. And it is agreed that if any of the said answers be incorrect in whole or in part, then the policy which may be granted in pursuance hereof shall be null and void, and all payments made thereon shall be forfeited to the Company.

And it is further agreed that the policy herein applied for shall be accepted subject to the conditions and agreements therein contained, and said policy shall not take effect until the same shall be issued and delivered by the said Company, and the first premium paid thereon, while my health is in the same condition as described in this application.

20-PAYMENT LIFE—DEFERRED DIVIDEND POLICY.

to. 000.

AGE, 35.

ROYAL UNION MUTUAL LIFE INSURANCE
COMPANY.

AMOUNT, \$10,000.

ANNUAL PREMIUM, \$350.

The ROYAL UNION MUTUAL LIFE INSURANCE COMPANY, Des Moines, Ia., in consideration of the declarations, answers and agreements made in the application for this policy and the sum of *Three Hundred and Fifty* Dollars, to be paid annually in advance, on the *Twentieth* day of *July*, hereby insures the life of *John Doe* for one year from date hereof, and in consideration of the further payment of a like sum on or before noon of the *Twentieth* day of *July* in every year thereafter until the premiums for twenty full years from date hereof shall have been paid, unless the death of the Insured shall sooner occur, agrees to pay *Ten Thousand* Dollars to *Mary Doe* (wife of Insured) if living; otherwise, to the executors, administrators or assigns of the Insured, within sixty days after receiving satisfactory proofs of the death of the Insured during the continuance of this contract.

The benefits, agreements and provisions written and printed in the following pages are a part of this contract as fully as if they were recited over the signatures hereto affixed.

Signed, sealed and issued in the city of Des Moines, Ia., *July Twentieth*, 1898.

SIDNEY A. FOSTER,
Secretary.

FRANK D. JACKSON,
President.

BENEFITS, AGREEMENTS AND PROVISIONS REFERRED TO ON THE
FIRST PAGE OF THIS POLICY.

FORM OF POLICY.—This is a life policy, full paid in twenty years, and no dividends shall be apportioned until the date of the distribution period, the *Twentieth* day of *July*, 1918, this policy being then in force, the Insured may exercise one of the following options: 1. Withdraw the surplus apportioned in cash; or, 2. Convert surplus into an annuity for life; or, 3. Convert the reserve and surplus into a paid-up policy; or, 4. Surrender this policy for its cash value, guaranteed to be not less than \$5,390, and in addition the apportioned surplus; or, 5. Discontinue this insurance by legal surrender and receive therefor its entire cash value, reserve and surplus, converted into a life annuity. If, however, the Insured makes no election and this policy is continued beyond the distribution period, the surplus, apportioned at its close, will be paid in cash, and this policy shall thereafter be entitled to participation in annual distribution of surplus. In

event of death after apportionment, and before settlement is made, the surplus so apportioned will be paid in addition to the amount insured.

MORTUARY DIVIDEND.—In event of death of the Insured within twenty years from date of this policy, the company will pay, as herein provided, the principal sum of *Ten Thousand* Dollars, and in addition 25 per cent of all premiums received by the company.

PRUDENTIAL OPTIONS.—This policy maturing by death and the Insured having designated by election in writing to the company, that the beneficiary shall accept in lieu of the principal sum insured, a term instalment, and no indebtedness existing on account of this policy, the option designated shall be observed, viz.: Option No. 1. Six hundred dollars annually for twenty-eight years; or, option No. 2, seven hundred dollars annually for twenty-two years; or, option No. 3, eight hundred dollars annually for eighteen years; or, option No. 4, ten hundred dollars annually for thirteen years.

In event no election has been made under the conditions and in the manner above described, the beneficiary may select at any time before settlement either one of the options above stated, and the first payment shall be within sixty days after acceptance by the company of proofs of death, and each subsequent payment shall be made on the recurring anniversary of the first instalment paid.

BENEFICIAL OPTIONS.—The Insured may elect, as under "Prudential Options," that the principal sum due from this company to any beneficiary by reason of this policy, may be converted into a life income for such an amount as he will purchase annually, immediate or deferred, at the option of the beneficiary for the age attained. Subsequent payments shall be made by the company on each recurring anniversary of the first payment, and during every year of the lifetime of the annuitant.

NONFORFEITURE.—At the end of the third, or any subsequent policy year, all premiums having been paid, this company guarantees: A. That the Insured may surrender this policy and receive (less any indebtedness due the company) the guaranteed cash surrender as set forth in the following table of cash surrender values; or, B. He may convert the cash value into paid-up insurance for as many parts of the full amount of this policy as there have been annual renewal premiums paid. C. If any premium herein is not paid when due, the same shall be charged as a loan against the cash surrender value, if it be sufficient; if not sufficient, the insurance will continue in force so long as this fund will pay for the same at term premium rates of the company. At any time before the expiration of this extended insurance, the Insured may furnish satisfactory health certificate, and pay arrearages, with interest thereon, and continue the original policy of insurance as though no default in payment had ever occurred. The extended insurance herein provided shall terminate by the election, on the part of the Insured, of any one of the other nonforfeitable provisions of this contract, in which event there shall be deducted the annual expense and mortuary cost, as near as may be estimated.

LOAN PRIVILEGE.—The Insured may, at any time after three full years' premiums are paid, and while this policy is kept in force, borrow, less interest and subsequent annual premium, the amounts set forth in the following table of loan values:

TABLE OF LOAN AND CASH SURRENDER VALUES.

End of Year.	Guaranteed Loan Value.	Guaranteed Cash Surrender Value.	End of Year.	Guaranteed Loan Value.	Guaranteed Cash Surrender Value.	End of Year.	Guaranteed Loan Value.	Guaranteed Cash Surrender Value.
3	\$510	\$390	9	\$2,070	\$1,800	15	\$3,900	\$3,570
4	890	810	10	2,350	2,070	16	4,250	3,900
5	1,060	890	11	2,640	2,350	17	4,620	4,250
6	1,290	1,060	12	2,940	2,640	18	4,990	4,620
7	1,540	1,290	13	3,250	2,940	19	5,390	4,990
8	1,800	1,540	14	3,570	3,250	20	.....	5,390

PREMIUM PAYMENTS.—It is agreed that all premium payments, after the first, are to be made by twelve o'clock, noon, on the day or days when due, at the home office of the company, in Des Moines, Ia., or to an agent in exchange for a receipt signed by the president or secretary. The first year's premium or premiums are to cover the expense and mortality cost only. Second and subsequent premiums are to cover expenses, death losses, and to accumulate the required reserve. In case of death, the balance of the year's premium, if any, and any other indebtedness to the company, by reason of this policy, shall be deducted from the amount to be paid hereunder.

RESERVE AND VALUATION.—The reserve is guaranteed to be at no time less than the amount required by the laws of Iowa, and shall be deposited with the State, in approved securities. During the first year succeeding the date of this policy, the reserve shall be computed upon the Actuaries' Table of Mortality, with 4 per cent interest for the term rate, and for subsequent years such a valuation for an age at issue advanced one year, shall be made according to said table, under the laws of Iowa, as will provide for the benefits and guarantees stipulated in this policy.

AGENTS' POWERS.—Agents have no power to waive, alter, change, or modify any of the conditions of this policy contract.

POLICY LIABILITY.—Any indebtedness due the company by reason of this policy (including any balance of the year's premium) shall be a first lien against any equity, right, or interest of the insured, his heirs or assigns, under this policy, and such indebtedness shall first be deducted in settlement of any rights or privileges arising by virtue of this policy.

ASSIGNMENT.—No assignment of this policy shall take effect until written notice (and then on blanks furnished by the company) shall have been given and acknowledged by the company, and it shall not be liable for the validity of any assignment.

INCONTESTABILITY AND CONTRACT.—This policy is incontestable after two years from date, if the rules regulating army and naval service are complied with. Copies of the application and medical examination are hereto attached, and made a part of this contract.

FREEDOM OF RESIDENCE AND TRAVEL.—Residence or travel is unrestricted in any part of the north temperate zone, south of the 55th parallel of north latitude. If residence or travel extends beyond the limits named, within two years from the date of this policy, written consent must first be obtained from the company, or this policy is void.

OCCUPATION.—Within two years from the date of this policy, if the insured shall engage in the manufacture or sale of alcoholic liquors as a beverage, in blasting, mining, in the manufacture or handling of explosives, in submarine operations, in aerial voyages, in handling electric light, street car, telephone or telegraph wires, as lineman or repairer, in employment upon trains or tracks of a steam railway (except as conductor of a passenger train or sleeping car, or section foreman), in lake or ocean navigation (except as captain, purser or engineer, this policy is void.

Military and naval service in time of war, without the written permit of the company, is forbidden; and in case of the death of the insured in consequence of such service, and without the company's permit, the liability of the company hereunder shall be for an amount not greater than the then legal reserve on this policy.

APPLICATION.

It is agreed as follows: First. That in the event of self-destruction within two years from date of my policy, the company's legal liability shall be no greater than the sum of all the premiums paid hereon. Second. I agree to accept the company's method for the distribution of surplus. Third. That any note or obligation given for premiums shall be accounted only as an extension of time for payment, and if not paid at maturity, all liability under any policy issued hereon shall at that date cease, except for paid-up insurance, first deducting the amount of the reverationary value of such note or obligation, the full amount of which shall be deemed as earned. Fourth. That this policy shall not be binding until delivered while I am in good health and the first premium thereon is paid.

I hereby certify that I have reviewed the above, and that the statements and representations made by me in this application and all answers taken down in writing hereon and in the medical examination, are hereby made the sole basis for the issuance of the policy hereby applied for, and I declare the same to be true.

THE IOWA TRUSTEESHIP LIFE INSURANCE LAW.

This policy is secured and guaranteed by bonds deposited with the State of Iowa in conformity with the following law:

VALUATIONS.

I. After reciting that the company shall make its statements to the state.

SEC. 1774 says: As soon as practicable after the filing of such statement, the auditor shall ascertain the net cash value of every policy in force. The net cash value of all policies in force in any such company being ascertained, the auditor shall notify it of the amount, and within thirty days thereafter the officers thereof shall deposit with the auditor the amount of the ascertained valuation in the securities specified in sections eighteen hundred and six, chapter eight, of this title.

INVESTMENT OF FUNDS.

SEC. 1806. The funds required by law to be deposited with the auditor of state by any company, held in trust for the purpose of fulfilling any contract in its policies, shall be invested in the following described securities and no other:

1. The bonds of the United States.
2. The bonds of the state or any other state when such bonds are at or above par.
3. Bonds and mortgages and other interest bearing securities being first liens upon real estate within the state or any other state in which such company is transacting an insurance business, worth at least double the amount loaned thereon and secured thereby exclusive of improvements, or two and one-half times such amount, including the improvements thereon, if such improvements are constructed of brick or stone.
4. Bonds or other evidences of indebtedness of any county, city, town or school district within the state or any other state in which such company is transacting an insurance business, where such bonds or other evidence of indebtedness are issued by authority of and according to law and bearing interest, and are approved by the executive council.
5. In the stock of solvent national banks organized under the laws of the United States, but not more than five per cent of the assets of such company shall be thus invested.
6. Loans upon its own policies, in an amount not to exceed the net terminal reserve, as shown by the valuation thereof made under the direction of the auditor of state; but no such loans shall be made on policies of insurance that have not been issued and in force three years.

POLICY EXEMPT FROM EXECUTION.

SEC. 1805. A policy of insurance on the life of an individual in the absence of an agreement or assignment to the contrary, shall inure to the separate use of the husband or wife and children of said individual independently of his creditors. The proceeds of an endowment policy payable to the assured on attaining a certain age shall be exempt from liability for any of his debts.

Jersey, has caused this Policy to be signed by its President and Vice-President, and to be duly attested, this *first* day of *January* one thousand nine hundred and one.

JOHN F. DRYDEN,

LESLIE D. WARD,

Attest: *President.*

Vice-President.

JOHN K. GORE, *Manager.*

PRIVILEGES.

CASH LOANS.—If this Policy be continued in force, the Insured may borrow from the Company the amount specified in the following table, by making written application for the Loan and assigning the Policy to the Company as security in accordance with the terms of the Company's Loan Certificate; provided five per cent interest on the whole amount of the Loan be paid annually in advance.

PAID-UP LIFE POLICY OR EXTENDED INSURANCE.—If this Policy, after being in force three full years, shall lapse or become forfeited for the non-payment of any premium or any note given for a premium or loan made in cash on such Policy as security, or of any interest on such note or loan, it may be surrendered for a nonparticipating Paid-up Life Policy as specified in the following table; provided the Policy be legally surrendered to the Company within three months after such lapse or forfeiture. If this Policy, having lapsed or become forfeited as above, be not surrendered for a Paid-up Life Policy, the Company will write in lieu of this Policy, *and without any action on the part of the Insured*, a nonparticipating Paid-up Term Policy for the full amount insured by this Policy, and to continue in force for the term indicated by the following table of Extended Insurance; provided, however, that if there be any indebtedness to the Company on account of this Policy the amount of such Paid-up Term Policy shall be the face amount of this Policy less the amount of such indebtedness, and the term for which such Paid-up Term Policy shall run shall be changed to that term for which the cash surrender value of this Policy hereinafter specified, after deducting such indebtedness, will carry the modified amount at the Single Premium Term rates of the Company. The Paid-up Term Policy shall provide, moreover, that in case of the death of the Insured within one year from the date of such lapse or forfeiture there shall be deducted from the amount payable by the Company any premium that would have become due on this Policy up to the time of death of the Insured if the Policy had been continued in force. The Paid-up Term Policy will be delivered on the legal surrender of this Policy.

OR CASH SURRENDER VALUES.—If this Policy be legally surrendered to the Company within three months from the end of the third year from its date or of any year thereafter, and all premiums, required by the terms of the Policy, to the end of that year have been paid in full the Company will pay therefor the sum indicated by the following table of Cash Surrender Values, and to this sum will add the full reserve value of any Additions existing at the end of that year.

TABLE ABOVE REFERRED TO.

The benefits stated in the following table apply to the original sum insured only. If the sum insured be increased by dividends or otherwise, the

Division of
Premiums.

SECOND.—That each renewal premium paid hereon after the primary year shall be divided into the following component parts: For current mortality and Reserve Fund, \$277.50; for General Fund, \$72.20.

Premium
Notice.

THIRD.—That notice of each and every payment due or to become due on this Policy, and of the annual meetings of the Company held at its Home Office, in the City of Binghamton, N. Y., at two o'clock P. M., on the first Tuesday of February in each year, is given and accepted by the delivery of this Policy, and any further notice required by any statute, or otherwise, is expressly waived. All payments on this Policy are due at the Home Office, in Binghamton, N. Y., but at the pleasure of the Company suitable persons may be authorized to receive premium payments—not over due—at other places, but only on production of the Company's receipt therefor, duly signed by the Secretary, and countersigned by the Collector to whom payment is made. If any premium shall not be paid on or before the date when due this Policy shall be null and void except as hereinafter provided.

Grace in Pay-
ment of
Premiums.

FOURTH.—That a grace of 30 days will be allowed in payment of premiums after this Policy shall have been in force one year, subject to an interest charge at the rate of five per cent per annum for the number of days, not exceeding 30, during which the Policy remains in force.

Change of
Beneficiary.

FIFTH.—That this Policy is issued with the express understanding that the insured may (provided this Policy or any interest thereunder has not been assigned) change the beneficiary or beneficiaries at any time during the continuance of this Policy by filing with the Company a written request duly executed on blanks furnished by the Company; such change to take effect only upon the endorsement of the same on the Policy by the Company.

Reserves.

SIXTH.—That during the primary year the reserve to be computed and charged against this Policy shall be that of a yearly term insurance, after which the net reserve called for by the Combined Experience or Actuaries' Table of Mortality at one year later than age of entry shall be maintained hereon. That the place of this contract is expressly agreed to be in the City of Binghamton, N. Y.; that no action at law or suit in equity shall be commenced or maintained hereon, or recovery had, unless such action or suit is commenced within one year from the day of the death of the insured.

Place of
Contract.

Self Destruc-
tion.

SEVENTH.—That in the event of the death of the insured within one year after the date hereof by his or her own hand whether voluntary or involuntary, sane or insane, the liability of the Company shall not exceed the amount of premiums paid hereon.

EIGHTH.—That this Policy, from date of issue, is absolutely free of conditions as to residence, occupation and travel, and after it shall have been in force one full year, provided any and all payments required from the insured shall be made on or be

fore the date on which they become due, this Policy shall be incontestable. If the age of the insured was understated, the amount of insurance payable shall be only such proportion of the amount of the Policy as the actual premiums paid would have purchased at the true age of the insured. In event of death of the insured at any time hereafter, while engaged in, or in consequence of having been engaged in military or naval service in time of war, without the written consent of the Company, signed by the President or Secretary, the sum payable under this Policy shall be limited to the amount of premiums paid hereon.

NINTH.—That agents are not authorized to make, alter or discharge contracts, grant credits, waive forfeitures or extend time of payment of premiums.

PRIVILEGES.

FIRST.—That upon surrender of this Policy while in force, or within six months after it may have lapsed, provided premiums have been paid for at least three full years of insurance, the Company will give the Insured the choice of either a cash value, extended insurance for the full face of the Policy, or a paid-up life policy at the time of the lapse, as fixed in the following table. The amount of cash value, paid-up insurance, or the time the insurance will be extended, shall be based upon the number of full years' premiums that have been paid.

SECOND.—That upon any anniversary of the insurance, after this Policy has been in force three full years, the Company will loan a sum or sums, the total of which shall not exceed the loan value of the Policy, as specified in the following table, under the terms of the Company's loan agreement then in use, and upon the condition that at the time of making such loan the Policy shall be duly assigned to the Company as collateral security for such loan, and that 6 per cent interest on said loan and the full premium for one year shall be paid in advance.

TABLE OF LOANS AND VALUES, EITHER IN CASH, PAID-UP OR EXTENDED INSURANCE.

At End of Year.	Loan Value	Cash Value	Paid-up Life Policy.	Extended Insurance.		At End of Year.	Loan Value	Cash Value	Paid-up Life Policy.	Extended Insurance.	
				Yrs.	Mos.					Yrs.	Mos.
1st	\$490	\$320	\$1,500	4	5	12th	\$2,880	\$3,480	\$6,000	18	6
2d	680	490	2,000	6	9	13th	3,190	3,890	6,500	19	4
3d	900	690	2,500	9	2	14th	3,590	4,290	7,000	20	0
4th	1,120	890	3,000	11	0	15th	3,990	4,690	7,500	20	9
5th	1,380	1,120	3,500	12	6	16th	4,390	5,090	8,000	21	2
6th	1,600	1,380	4,000	14	2	17th	4,850	5,550	8,500	21	9
7th	1,890	1,600	4,500	15	6	18th	5,010	5,750	9,000	22	3
8th	2,190	1,890	5,000	16	6	19th	5,390	6,110	9,500	23	0
9th	2,490	2,190	5,500	17	8	20th	.....	6,390	10,000	.....	.....

Any loan shall be first deducted in ascertaining surrender values.

THIRD.—That at any time within two years from the date hereof the Insured shall have the choice, if made in writing to the Company, of receiving dividends annually as apportioned by the Company, while this Policy is in full force; or, of deferring the payment of all surplus accumulations for a dividend period

Dividends. of either ten, fifteen or twenty years from the date hereof. If the annual dividend plan is selected the dividends may be applied in reduction of current premiums, or in purchase of non-forfeitable paid-up additions to the face of this Policy. Should no such notice be given to the Company by the Insured within the two years above mentioned, this Policy will then be considered and treated as a 20-year distribution policy, and will be subject to the options and privileges hereinafter stated.

FOURTH.—That if a deferred dividend period is selected, and the Insured survive the completion of the period, this Policy at that time being in full force and effect as a deferred dividend policy, then on the 15th day of November, 1920, the Company will declare a cash dividend, payable to the Insured or assigns, of the share of the surplus then found by its Actuary to be apportionable to this Policy, which may then be continued or surrendered by said Insured or assigns under one of the following options:

Options. *First.*—Guaranteed cash value as fixed in the above table, together with dividend, may be drawn in cash; or,
Second.—Guaranteed cash value and dividend may be converted into a Paid-up Policy (subject to medical examination and the Company's approval for any excess in paid-up insurance over the amount of the original policy); or,

Third.—Dividend may be drawn in cash and this Policy continued for its full amount as a Paid-up Life Policy; or,

Fourth.—Guaranteed cash value and dividend may be converted into a monthly instalment of from twenty-five to two hundred dollars per month to be paid the Insured or assigns; or,

Fifth.—Dividend may be drawn in cash and guaranteed cash value converted into a monthly instalment as above.

In event of the fourth or fifth option being chosen the Company will pay interest annually on the funds belonging to the Insured and remaining in its possession, at the average rate of interest earned upon its invested assets, not to exceed 4 per cent per annum.

FIFTH.—That should this Policy be continued as a deferred dividend policy, then, at the end of the period, the Company will send the Insured a written statement setting forth the results under each of the above options, and unless the Insured shall notify the Company in writing within three months thereafter of which option is selected, the third option shall be deemed chosen and shall be conclusive.

Instalment Option. **SIXTH.**—That this Policy is issued payable in one sum on the death of the Insured; but the Insured may at any time within five years from the date of issue, provided this Policy is not then assigned, change the manner of such payment from one sum to such a number of instalments as the Insured may select, as provided on the fourth page hereof, by written notice to the Company at its Home Office, accompanied by this Policy. Such change will take effect on endorsement of the same on this Policy by the Company.

INSTALMENT OPTION.

The following table is based upon \$1,000 of Insurance and will apply *pro rata* to the amount payable under this Policy in the event of the death of the Insured while the Policy is in force. If, however, the amount due is less than \$1,000 it shall be paid only in one sum and not in instalments.

Any number of Instalments indicated in the table may be selected at any time within five years from the date of issue of this Policy, the amount of each Instalment being determined by the table. The Insured may at any time during his lifetime change the number of Instalments, by written notice to the Company at its Home Office. The Insured may also at any time direct in writing that the Beneficiary shall have the right, when any Instalment becomes due, to commute and receive in one sum the then present cash value, as shown in the table, of all unpaid Instalments. The Beneficiary, without such direction, shall not have such right.

The first Instalment under this contract shall be due immediately upon receipt and approval of Proofs of Death of the Insured, and subsequent Instalments shall be paid annually thereafter, upon each succeeding anniversary of said approval, until all Instalments due shall have been paid.

SECURITY MUTUAL LIFE INS. CO., BINGHAMTON, N. Y.

VALUE OF COMMUTED INSTALMENTS.												
Number of Instalments.												
Amount of each												
When 2d is due.												
25	20	19	18	*17	16	15	14	13	12	11	10	9
26	20	19	18	*17	16	15	14	13	12	11	10	9
27	20	19	18	*17	16	15	14	13	12	11	10	9
28	20	19	18	*17	16	15	14	13	12	11	10	9
29	20	19	18	*17	16	15	14	13	12	11	10	9
30	20	19	18	*17	16	15	14	13	12	11	10	9
31	20	19	18	*17	16	15	14	13	12	11	10	9
32	20	19	18	*17	16	15	14	13	12	11	10	9
33	20	19	18	*17	16	15	14	13	12	11	10	9
34	20	19	18	*17	16	15	14	13	12	11	10	9
35	20	19	18	*17	16	15	14	13	12	11	10	9
36	20	19	18	*17	16	15	14	13	12	11	10	9
37	20	19	18	*17	16	15	14	13	12	11	10	9
38	20	19	18	*17	16	15	14	13	12	11	10	9
39	20	19	18	*17	16	15	14	13	12	11	10	9
40	20	19	18	*17	16	15	14	13	12	11	10	9
41	20	19	18	*17	16	15	14	13	12	11	10	9
42	20	19	18	*17	16	15	14	13	12	11	10	9
43	20	19	18	*17	16	15	14	13	12	11	10	9
44	20	19	18	*17	16	15	14	13	12	11	10	9
45	20	19	18	*17	16	15	14	13	12	11	10	9
46	20	19	18	*17	16	15	14	13	12	11	10	9
47	20	19	18	*17	16	15	14	13	12	11	10	9
48	20	19	18	*17	16	15	14	13	12	11	10	9
49	20	19	18	*17	16	15	14	13	12	11	10	9
50	20	19	18	*17	16	15	14	13	12	11	10	9
51	20	19	18	*17	16	15	14	13	12	11	10	9
52	20	19	18	*17	16	15	14	13	12	11	10	9
53	20	19	18	*17	16	15	14	13	12	11	10	9
54	20	19	18	*17	16	15	14	13	12	11	10	9
55	20	19	18	*17	16	15	14	13	12	11	10	9
56	20	19	18	*17	16	15	14	13	12	11	10	9
57	20	19	18	*17	16	15	14	13	12	11	10	9
58	20	19	18	*17	16	15	14	13	12	11	10	9
59	20	19	18	*17	16	15	14	13	12	11	10	9
60	20	19	18	*17	16	15	14	13	12	11	10	9
61	20	19	18	*17	16	15	14	13	12	11	10	9
62	20	19	18	*17	16	15	14	13	12	11	10	9
63	20	19	18	*17	16	15	14	13	12	11	10	9
64	20	19	18	*17	16	15	14	13	12	11	10	9
65	20	19	18	*17	16	15	14	13	12	11	10	9
66	20	19	18	*17	16	15	14	13	12	11	10	9
67	20	19	18	*17	16	15	14	13	12	11	10	9
68	20	19	18	*17	16	15	14	13	12	11	10	9
69	20	19	18	*17	16	15	14	13	12	11	10	9
70	20	19	18	*17	16	15	14	13	12	11	10	9
71	20	19	18	*17	16	15	14	13	12	11	10	9
72	20	19	18	*17	16	15	14	13	12	11	10	9
73	20	19	18	*17	16	15	14	13	12	11	10	9
74	20	19	18	*17	16	15	14	13	12	11	10	9
75	20	19	18	*17	16	15	14	13	12	11	10	9
76	20	19	18	*17	16	15	14	13	12	11	10	9
77	20	19	18	*17	16	15	14	13	12	11	10	9
78	20	19	18	*17	16	15	14	13	12	11	10	9
79	20	19	18	*17	16	15	14	13	12	11	10	9
80	20	19	18	*17	16	15	14	13	12	11	10	9
81	20	19	18	*17	16	15	14	13	12	11	10	9
82	20	19	18	*17	16	15	14	13	12	11	10	9
83	20	19	18	*17	16	15	14	13	12	11	10	9
84	20	19	18	*17	16	15	14	13	12	11	10	9
85	20	19	18	*17	16	15	14	13	12	11	10	9
86	20	19	18	*17	16	15	14	13	12	11	10	9
87	20	19	18	*17	16	15	14	13	12	11	10	9
88	20	19	18	*17	16	15	14	13	12	11	10	9
89	20	19	18	*17	16	15	14	13	12	11	10	9
90	20	19	18	*17	16	15	14	13	12	11	10	9
91	20	19	18	*17	16	15	14	13	12	11	10	9
92	20	19	18	*17	16	15	14	13	12	11	10	9
93	20	19	18	*17	16	15	14	13	12	11	10	9
94	20	19	18	*17	16	15	14	13	12	11	10	9
95	20	19	18	*17	16	15	14	13	12	11	10	9
96	20	19	18	*17	16	15	14	13	12	11	10	9
97	20	19	18	*17	16	15	14	13	12	11	10	9
98	20	19	18	*17	16	15	14	13	12	11	10	9
99	20	19	18	*17	16	15	14	13	12	11	10	9
100	20	19	18	*17	16	15	14	13	12	11	10	9

*ILLUSTRATION.—If the selection of 17 instalments is made the amount of each instalment will be \$73 for each \$1,000 insured, payable each for 17 years after the death of Insured. After drawing the instalment \$73 for five years, when the sixth is due the beneficiary can commute 12 remaining instalments for \$756 in cash if the right to commute has been given before the death of the Insured.

APPLICATION.

I agree that I will abstain from the habitual use of opium or other narcotics, and that this agreement, together with the answers and explanations given to the above various questions, inclusive of those propounded by the medical examiner, and the written and printed statements to him made, shall form the exclusive and only basis of the agreement between me and the Security Mutual Life Insurance Company. That each and every statement and answer made by me, as aforesaid, is material to the risk, and I warrant each and every of said statements and answers, whether written by my own hand or not, to be full, complete and true, and if any statement or answer made as aforesaid is not full and complete, or is untrue in any respect, then the policy of insurance issued hereon shall be null and void. That should I fail to pay any of the premiums on or before the day on which the same shall fall due, or fail to comply with any of the terms of this agreement, or of any policy issued hereon, in that event said policy shall become null and void, and all moneys which shall have been paid shall be forfeited to the said Company for its sole use and benefit. That the proofs of death required shall be made upon the blank forms furnished by the Company, and shall include all information required thereby. That all provisions of law forbidding any physician who has or shall have attended me from disclosing any and all information which he acquired by such attendance together with any such provisions affecting the uses which shall be made of this application or any part thereof, and all provisions of law in conflict with or varying the terms of this agreement and the Policy applied for, are hereby expressly waived. That the Policy hereby applied for shall not be in force unless actually delivered to and accepted by me during my lifetime and while in good health, and the first premium due thereon actually received by said Company. No answer or statement made to, or information possessed by any agent, medical examiner or other person, shall be admissible in evidence against this Company, or binding upon it, unless actually written in this application over the signature of the applicant.

I hereby declare that I have reviewed and understand all of the above questions and answers thereto, and they are hereby made part of my application for insurance in the Security Mutual Life Insurance Company, and I hereby warrant said answers and each of them, as written, to be full, complete and true; that I am the person described above and in Part 1 of this application signed by me, and that each of the questions on this Part 2 of my application was answered in writing before I signed the same. Also, that I am free from any and all diseases, sickness, ailments and complaints, trivial or otherwise, except as above stated. That I will conform to and be governed by the existing by-laws of the Company, and the same as they may be hereafter amended.

No. 99,999.

AGE, 34.

THE
SECURITY TRUST AND LIFE INSURANCE CO.

INCORPORATED 1871.

AMOUNT, \$10,000.

PREMIUM, \$273.

Hereby Agrees to pay to Allan R. Doe, hereinafter called the Insured, on the *Twenty-seventh* day of *November*, in the year nineteen hundred and *nineteen*, or, upon the receipt and approval at its principal office of proofs of the death of the said Insured, provided this policy be then in force, to *Mary A. Doe, wife* of the Insured, if living, otherwise to the executors, administrators or assigns of the Insured, subject to the right of the Insured to change the beneficiary, the sum of *Ten Thousand* Dollars.

This insurance is granted in consideration of the written and printed application for this policy, which is hereby made a part of this contract, and the payment of *Two Hundred and Seventy-three* Dollars in advance and on the *First* day of *June*, being the premium for one year's term insurance, and of the payment of the further sum of *Two Hundred and Seventy-three* Dollars on or before the *First* day of *December and June* in every year thereafter during *nineteen* years of the life of the Insured as a premium to complete the contract.

The loans, surrender values, options, privileges and conditions stated on the following pages form a part of this contract as fully as if recited over the signatures hereto.

NEW YORK, *November 27, 1899.*

EDWIN S. BARTLETT,

ROBT. E. PATTISON,

*Secretary.**President.*D. S. DICKENSON, *Actuary.*

PRIVILEGES AND CONDITIONS.

1. **FOUR WAYS OF SETTLEMENT.**—If the Insured be living and this policy be in force on the *Twenty-seventh* day of *November, 1919*, the Insured will be entitled to share in the profits of the Company derived from the savings from mortality and through lapses, which will be apportioned to the participating policy-holders and payable to the Insured or assigns under one of the following four options:

1. Draw the entire cash value (consisting of the guaranteed amount named in the accompanying table, together with the profits); or
2. Convert the entire cash value (as above) into a paid-up life policy, subject, however, to a medical examination and the Company's approval if the amount of the policy should exceed the present face value; or

3. Convert the policy into an annuity for the amount which the cash value, including the profits, will purchase; or

4. Draw the profits in cash, surrender this policy for a paid-up life policy for an amount equal to the cash value named in the table and an annuity payable for life.

II. GRACE.—A grace of one month will be allowed in the payment of premiums hereafter due on this policy, provided written request for such grace be made by the Insured in each instance and mailed to the Principal Office of the Company before the same is due. Interest at the rate of six per cent will be charged for the time payment is deferred.

III. BENEFICIARY.—The Insured may at any time during the continuance of this policy, provided the policy is not then assigned, change the Beneficiary or Beneficiaries by written notice to the Company at its Principal Office, such change to take effect on the endorsement of the same upon the policy by the Company.

IV. INCONTESTABILITY.—This policy shall be incontestable after two years from its date of issue, for the amount due, provided the premiums are duly paid in full.

V. LOANS.—After this policy shall have been in force three years, the Company will thereupon, or on any subsequent anniversary of the policy, on application to the Principal Office, loan hereon, under the terms of the Company's loan agreement then in use, a sum or sums not exceeding the total loan value specified in the accompanying table, upon condition that at the time of making such loan the policy shall be duly assigned as collateral security for such loan, and that six per cent interest on said loan and the full premium for one year shall be paid in advance.

VI. PAID-UP VALUES.—If the full premiums on this policy be paid, as already provided, for not less than three complete years, it can be surrendered within six months from the date of lapse for the amount of nonparticipating paid-up life insurance specified in the accompanying table.

VII. CASH VALUE.—If the full premiums on this policy be paid, as already provided, for not less than five complete years, it can be surrendered within six months from the date of lapse for the amount of cash specified in the accompanying table.

VIII. REINSTATEMENT.—This policy will be reinstated, on written application from the Insured, after nonpayment of any premium, subject to satisfactory evidence of good health furnished on the Company's blanks and the payment of the premiums then due with interest at the rate of six per cent for time lapsed.

IX. ASSIGNMENTS.—Should this policy be assigned or held as security, written notice should at once be given to this Company by the Assignor, and due proof of interest produced at the maturity of the policy. The Company has no responsibility for the validity of any assignment.

X. PREMIUMS.—All premiums are due at the Principal Office of the Company, but suitable persons may be authorized by it to receive such payments at other places on production of receipts signed by the President, a Vice-President or the Secretary, and countersigned by such persons. If any premium is not paid on or before the day it is due, this policy shall become void and all payments previously made shall remain the property of the Company except as hereinbefore provided.

Any unpaid portion of the current year's premiums and any other indebtedness of the Insured to the Company shall be deducted from the amount due on this policy before any settlement shall be made.

XI. RISKS NOT ASSUMED.—Military or naval service in time of war, unless the written permission of the Company has been previously obtained; or death in consequence of the violation or attempted violation of the laws of any State or of the United States, or of any country or municipality in which the Insured may be residing or sojourning at the time, will render this policy void, but in such cases the Company shall be liable for the full reserve on the Actuaries' table of mortality with three per cent interest.

Residence in Mexico or the Torrid Zone, self-destruction while sane or insane, within two years from the date hereof, are risks which are not assumed by this Company.

XII. PROOFS.—Proofs of death must be furnished to the Company at

The Principal Office within four months after the death of the Insured. The proofs shall comprise satisfactory statements establishing the claim and must fully comply with the Company's forms in use at that time. Any action which may be brought must be within one year from the date of death.

XIII. MODIFICATIONS.—This policy and the application therefor, taken together, constitute the entire contract, which cannot be altered, except in writing by one of the executive officers of the Company. This power will not be delegated.

XIV. CONTRACT.—This contract, being made by a Pennsylvania corporation, shall be subject in all respects to the laws of that State.

TABLE OF LOANS AND SURRENDER VALUES.

Either in cash or paid-up insurance.

At End of	Loan at 6 per cent Inter't	Cash Value.	Paid-up Endow- ment Policy.	At End of	Loan at 6 per cent Interest.	Cash Value.	Paid-up Endow- ment Policy.
3d Year.	\$1,020	.....	\$1,050	12th Year.	\$5,080	\$4,580	\$5,790
4th "	1,480	.....	1,580	13th "	5,560	5,060	6,320
5th "	1,820	\$1,480	2,110	14th "	6,740	5,560	6,840
6th "	2,160	1,820	2,630	15th "	7,340	6,740	7,370
7th "	2,500	2,160	3,160	16th "	7,960	7,340	7,890
8th "	2,880	2,500	3,680	17th "	8,620	7,960	8,420
9th "	3,660	2,880	4,210	18th "	9,300	8,620	8,950
10th "	4,100	3,660	4,740	19th "	10,000	9,300	9,490
11th "	4,580	4,100	5,260	20th "	10,000	10,000	10,000

APPLICATION.

I hereby agree for myself and all parties who may have an interest hereunder, that all the foregoing statements and answers are material, and warranted to be true and complete, and that no other information, statement or answer than is therein contained, whether known to, made by or given to any person, shall ever be construed as forming part of the contract of insurance issued upon this agreement; and I further agree that if there be in any of the above statements or answers, any fraud, untruth, evasion or concealment of facts, whether material or not; any Policy granted upon this application shall be *ipso facto* null and void, and all payments made thereon shall be forfeited to the Company. But nothing herein contained shall be held to prevent the Company from introducing any information as evidence of fraud, untruth, evasion or concealment of facts. That if any of said statements or answers as recorded above, whether written in my own hand or not, are alleged to be other than true or complete, and the parties then in interest fail when called upon to furnish to the Company evidence satisfactory to it to the contrary, then the policy of insurance shall be *ipso facto* null and void, until said evidence as aforesaid is filed with, and approved by the Company, and said policy shall be surrendered to the Company upon payment by it of the reserve to the credit of said policy on the books of the Company. That in any distribution of surplus the determination by the Company of the amount to be apportioned to any policy-holder is hereby ratified and accepted. That no insurance shall be in force until the delivery of the policy to, and the payment of the first premium by, the party whose life is insured while in good health. That any physician who has attended or may hereafter attend me professionally or otherwise, is hereby authorized and requested to give full information of any knowledge acquired thereby, any statute to the contrary being hereby expressly waived. I also warrant and agree that I will not die by any act of my own, whether sane or insane, within the period of three years from this date.

20-PAYMENT LIFE POLICY—ANNUAL DIVIDEND PLAN.

No. 99,999.

AGE, 35.

THE

STATE MUTUAL LIFE ASSURANCE COMPANY,
OF WORCESTER, MASS.

AMOUNT, \$10,000.

PREMIUM, \$366.00.

In Consideration of the representations and agreements made in the written and printed application of the Insured, which is made a part of this contract, a full copy of which application is hereunto annexed, and in further consideration of the payment, in advance, of the annual premium of *Three Hundred and Sixty-six* Dollars, and of the payment of a like sum on or before the *First* day of *January* in each year until *Twenty* full year's premiums shall have been paid, or until the prior death of the Insured, does insure the life of *Henry Jones*, of *Oak Park*, County of *Cook*, and State of *Illinois*, herein called the Insured, in the amount of *Ten Thousand* Dollars, and promises to pay, at its home office in Worcester, said amount to the executors, administrators or assigns of the Insured, upon satisfactory proof of the death of the said Insured, the unpaid premiums, if any, for the balance of the policy year then entered upon, and any other indebtedness on account of this policy being first deducted therefrom.

This policy is issued and accepted subject to the benefits, privileges and conditions specified on the second and third pages hereof, which are hereby made a part of this contract.

This policy shall be incontestable after two years from the date of its issue, provided the premiums shall be paid as agreed, and the agreement as to military and naval service is not violated.

In Witness Whereof, The said Company has, by its President and Secretary, executed this contract at Worcester, Mass., this *First* day of *January*, one thousand nine hundred and *one*.

H. M. WITTER,
Secretary.

A. G. BULLOCK,
President.

BENEFITS, PRIVILEGES AND CONDITIONS

REFERRED TO HEREIN AND MADE A PART OF THIS CONTRACT.

INSTALMENT BENEFITS, which may be substituted for payment in one sum according to the conditions stated below.

A. EQUAL INSTALMENTS.—The proceeds of the policy may be paid in a definite number of equal annual instalments or annuities certain to consist of ten, fifteen, twenty, twenty-five or thirty, as may be designated. Each of these Instalments to be for an amount stated in the following table, on the basis of \$1,000 due:

Should the beneficiary under this policy, surviving the Insured, die before receiving all the unpaid Instalments, the then present value of all such Instalments shall be paid in one sum to the executors or administrators of the said beneficiary, unless other provisions shall have been previously made for the continuation of the Instalment payments.

In case the claim under this policy amounts to any sum in excess of even Hundreds of Dollars, above \$1,000, such excess shall be paid the person entitled thereto at the time the Annuity Contract is issued, and such contract shall be issued for even Hundreds of Dollars only. Any additions outstanding to the credit of this policy may be taken by the person entitled thereto, or, subject to the foregoing condition, included in the amount of the Annuity Contract.

VALUES.—Under the terms of the Massachusetts Act of 1900, Chapter 363, this policy will have Paid-up and Cash Surrender Values at the end of each policy year as stated below, provided all the annual premiums due, or their equivalent in semiannual or quarterly premiums, have been paid in cash to that time. If this policy shall lapse and be continued as Extended Insurance, these Values shall not apply.

PAID-UP AND CASH SURRENDER VALUES.

From tables approved by the Massachusetts Insurance Department.

At End of	Paid-up Insurance.	Cash Surrender Value.	At End of	Paid-up Insurance.	Cash Surrender Value.
3d Year..	\$1,126 80	\$449 40	12th Year..	\$5,886 80	\$2,808 40
4th " ..	1,665 50	663 90	13th " ..	6,402 60	3,116 60
5th " ..	2,201 80	902 80	14th " ..	6,917 10	3,441 40
6th " ..	2,735 90	1,145 50	15th " ..	7,429 80	3,778 00
7th " ..	3,267 29	1,397 10	16th " ..	7,941 60	4,127 00
8th " ..	3,796 40	1,658 30	17th " ..	8,453 20	4,489 00
9th " ..	4,322 60	1,929 20	18th " ..	8,966 10	4,864 80
10th " ..	4,846 50	2,210 00	19th " ..	9,481 00	5,255 30
11th " ..	5,367 60	2,501 80	20th " ..	10,000 00	5,647 80

Values for the intermediate years after twenty will be furnished upon application.

BENEFITS, PRIVILEGES AND CONDITIONS

REFERRED TO HEREIN AND MADE A PART OF THIS CONTRACT.

EXTENDED INSURANCE.—If this policy, after it has been in force three full years, shall by default in the payment of any subsequent premium become paid-up by virtue of Law, the Company will, provided written application be made within thirty days after such default in payment of premium, extend this policy as paid-up term insurance for its full amount for the term of years and days stated in the table below. Application for Extended Insurance shall be made on blanks furnished by the Company, and this policy returned to the home office for proper endorsement, but Extended Insurance shall not take effect until such endorsement has been made.

EXTENDED INSURANCE.

At end of	Years.	Days.	At end of	Years.	Days.	At end of	Years.	Days.
3d Year.	6	82	9th Year	16	275	16th Year	21	264
4th " ..	8	89	10th " ..	17	321	17th " ..	22	298
5th " ..	10	111	11th " ..	18	311	18th " ..	23	308
6th " ..	12	82	12th " ..	19	254	19th " ..	24	169
7th " ..	18	344	13th " ..	20	159	20th " ..		56
8th " ..	15	164	14th " ..	21	84			

After this policy has been in force twenty years, the Extended Insurance periods for the years after twenty will be furnished upon application.

DISTRIBUTIONS OF SURPLUS.—This policy, if in full force for its face amount, and not continued as Extended Insurance, shall share annually in the distributive surplus of the Company as determined and apportioned by its Board of Directors.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one full year, a grace of thirty days will be allowed in the payment of all future premiums, subject to an interest charge at a rate not to exceed 6 per cent per annum. During the period of grace the policy shall remain in full force; but should the death of the Insured occur during this period, the unpaid premium, with interest from the date when due, will be deducted from the amount due under the policy.

REINSTATEMENT.—If default be made in premium payment, this policy, if not previously surrendered, may be reinstated at any time, provided certificate of good health is furnished by the Insured and approved by the Company, and payment is made of all overdue premiums with interest thereon at a rate not to exceed 6 per centum per annum.

MASSACHUSETTS CONTRACT.—This policy is issued subject to the provisions of the General Laws of Massachusetts applicable thereto, and is a contract made and to be performed in accordance with the provisions of the Law of the said Commonwealth.

MODIFICATIONS.—No change or modification of any of the provisions of this contract will be valid unless made by the President or Vice President in writing and endorsed hereon, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any agent or person other than the above.

PREMIUM PAYMENTS.—The possession of this policy is not evidence that the first premium has been paid. The first and all subsequent premiums are due and payable at the office of the Company in Worcester, Massachusetts, but, for convenience, the Company may appoint agents in various localities to receive the same, whose authority the policy-holder will recognize only upon the production by said agents of a receipt for the premium signed by the President, Vice President, or Secretary, and only such receipts, duly signed by the President, Vice President, or Secretary of the Company, and countersigned by the agent designated thereon, will be held as valid evidence that premiums have been paid. This last named method of payment of the premium establishes no precedent as to the time when or place where such payment shall be made. The payment of a premium to any other person will not be recognized by the Company.

Notification of premiums becoming due are regularly sent to the Insured, but without any agreement on the part of the Company to do so, and without any responsibility for their omission or miscarriage.

The premiums on this policy are payable annually, in advance, but the Insured may, with the assent of the Company, pay the same, in advance, in semi-annual or quarterly instalments, according to the Company's published rates therefor, for which payments proper receipts will be furnished by the Company; but no semi-annual or quarterly premium for a less amount than \$5 will be accepted. After the first premium has been paid, change in the mode of premium payment may be made only on the anniversary of this policy.

This policy shall not take effect until delivered and the first premium paid hereon, during the lifetime and good health of the Insured.

ASSIGNMENTS.—Any assignment of this policy must be made in duplicate and both sent to the home office, one to be retained by the Company, and the other to be returned. The Company by receiving or filing any assignment will not assume any responsibility for its validity, but the claim of any assignee shall be subject to proof of interest.

ERROR IN AGE.—If it be found that the age was incorrectly stated in the application for this policy, such error may be corrected during the lifetime of the Insured on the payment of the premium required at the true age, but if such error be not corrected, or if it be discovered after the death of the Insured, and the age has been understated, the Company shall be liable only for the proportion of the sum insured which has been covered by the premium actually paid.

MEMBERSHIP.—The Insured is hereby notified that, by virtue of this policy, he is a member of the STATE MUTUAL LIFE ASSURANCE COMPANY.

and that its annual meetings are holden at its home office on the third Tuesday of January in each year, at ten o'clock in the forenoon.

LOANS.—whenever the Cash Surrender Value as herein stated is payable under this policy, the Company will, upon a legal assignment and delivery of the policy as collateral security, loan up to the full amount of such Cash Surrender Value, with interest at the rate of 5 per centum per annum, payable in advance, reserving the right to require at the time of making a loan, the payment of any previous indebtedness, and the payment in full of the next annual premium becoming due; provided, however, that no loan will be made for an amount less than one hundred dollars; and that any existing loan must be paid in full before settlement in any form is made under this policy.

APPLICATION

I hereby certify, that I have read all the statements and answers in this application, and warrant and agree, on behalf of myself and of any person who shall have or claim any interest in any contract issued hereunder, that no circumstance or information has been withheld or omitted touching my past and present state of health and habits of life, and that said statements and answers, together with this declaration, as well as those made or to be made to the Company's Medical Examiner, are true and shall be the basis of the contract hereby applied for, which shall not take effect until the first premium thereon shall have been actually paid during my lifetime and good health. I also warrant and agree, in behalf of myself and of any person who shall have or claim any interest in the contract now applied for, that if within two years from the date of the contract, issued upon this application, I shall reside or travel in the Torrid Zone, shall be personally engaged (without the written consent of the Company) in blasting, underground mining, submarine labor, the manufacture, handling or transportation of explosive or inflammable substances, or in service upon any railroad, trains or tracks, or as an ordinary seaman, or in the handling of electric wires or dynamos, or in aeronautic ascensions, or shall die in consequence of violation of law within said time, or if within that period I shall commit suicide, sane or insane, the contract hereby applied for shall thereupon become null and void. I further agree that I will not during the continuance of this policy without the written consent of the Company, for which an extra premium may be charged, engage in any naval or military service in time of war; and that said contract, if issued, shall at all times and places be held and construed to have been made at Worcester, Massachusetts.

**20-PREMIUMS LIFE GOLD BOND POLICY.—ANNUAL
DIVIDEND PLAN.**

No. 00,000.

Age, 35.

**THE STATE MUTUAL LIFE ASSURANCE CO.
OF WORCESTER, MASSACHUSETTS.**

AMOUNT, \$10,000.

PREMIUM, \$402.60.

In Consideration of the Representations and Agreements made in the written and printed application of the Insured, which is made a part of this contract, a full copy of which application is hereunto annexed, and in further consideration of the payment, in advance, of the annual premium of *Four Hundred. Two and 10⁰/₁₀₀* Dollars, and of the payment of a like sum on or before the *first* day of *January* in each year until *twenty* full years' premiums shall have been paid, or until the prior death of the Insured,

Does insure the life of *John Doe*, of *Worcester*, County of *Worcester* and State of *Massachusetts*, herein called the Insured in the amount of *Ten Thousand* Dollars, and upon satisfactory proof of the death of the Insured, this policy being then in full force, promises to deliver, at its home office in *Worcester*, to *May B. Doe*, wife of the Insured, if then living, otherwise to the executors, administrators or assigns of the insured,..... Bonds of the denomination of *One Thousand* Dollars each, to be issued by the said Company, payable *twenty-five* years from the date of issue, and bearing interest at the rate of *four per centum* per annum, payable semi-annually in advance.

All cash payments to be made under this policy, whether on the part of the Company or on the part of the Insured, shall be in Gold Coin of the United States of America.

This policy is issued and accepted subject to the benefits, privileges and conditions specified on the second and third pages, hereof, which are hereby made a part of this contract.

This policy shall be incontestable after two years from the date of its issue, provided the premiums shall be paid as agreed, and the agreement as to military and naval service is not violated.

In Witness Whereof, the said Company has, by its President and Secretary, executed this contract at Worcester, Massachusetts, this *first* day of *January*, one thousand nine hundred and *one*.

H. M. Witter,

Secretary.

A. G. BULLOCK,

President.

Twenty Payment Life Gold Bond Policy, Annual Dividend Plan.

BENEFITS, PRIVILEGES AND CONDITIONS

REFERRED TO HEREIN AND MADE A PART OF THIS CONTRACT.

VALUES.—Under the terms of the Massachusetts Act of 1900, Chapter 363, this policy will have Paid-up and Cash Surrender Values at the end of each policy year as stated below, provided all the annual premiums due, or their equivalent in semi-annual or quarterly premiums, have been paid in Cash to that time. If this policy shall lapse and be continued as Extended Insurance, these Values shall not apply.

EXTENDED INSURANCE.—If this policy, after it has been in force three full years, shall by default in the payment of any subsequent premium become paid-up by virtue of Law, the Company will, provided written application be made within thirty days after such default in payment of premium, extend this policy as paid-up term insurance for its full amount for the term of years and days stated in the table below. Application for Extended Insurance shall be made on blanks furnished by the Company, and this policy returned to the home office for proper endorsement, but Extended Insurance shall not take effect until such endorsement has been made.

PAID-UP AND CASH SURRENDER VALUES.

From tables approved by the Massachusetts Insurance Department.

At end of Year	Participating Paid-up Insurance.	Cash Surrender Value.	At end of Year	Participating Paid-up Insurance.	Cash Surrender Value.	At end of Year	Participating Paid-up Insurance.	Cash Surrender Value.
3d	\$1,239	\$487 74	12th	\$6,475	\$3,083 74	25th	.....	\$6,881 05
4th	1,832	735 79	13th	7,043	3,428 26	30th	.....	7,555 57
5th	2,422	993 08	14th	7,609	3,785 54	35th	.....	8,201 71
6th	3,009	1,260 05	15th	8,173	4,155 80	40th	.....	8,790 21
7th	3,594	1,536 81	16th	8,736	4,539 70	45th	.....	9,334 60
8th	4,178	1,824 13	17th	9,299	4,937 90	50th	.....	9,838 51
9th	4,755	2,122 12	18th	9,863	5,351 28	55th	.....	10,287 97
10th	5,331	2,431 00	19th	10,429	5,780 83	60th	.....	10,612 91
11th	5,904	2,751 43	20th	11,000	6,212 58	61st	.....	11,000 00

Values for the intermediate years after twenty will be furnished upon application.

EXTENDED INSURANCE.

At end of	Years	Days	At end of	Years	Days	At end of	Years	Days
3d Year	6	32	9th Year	18	275	15th Year	21	254
4th "	8	83	10th "	17	331	16th "	22	98
5th "	10	111	11th "	18	311	17th "	23	308
6th "	12	83	12th "	19	254	18th "	23	169
7th "	13	344	13th "	20	159	19th "	24	56
8th "	15	164	14th "	21	34	20th "	Paid	up

COMMUTATION AT MATURITY.—When this policy becomes a claim upon the Company for its face amount, on the written request of the person or persons legally entitled to receive the Bonds issuable under this policy, the Company will commute the said Bonds and pay in lieu thereof \$11,000 in one sum in Gold Coin, in which case the Bonds shall not issue.

DISTRIBUTIONS OF SURPLUS.—This policy, if in full force and provided it is not continued as Extended Insurance, shall share annually in the distributive surplus of the Company as determined and apportioned by its Board of Directors.

GRACE IN PAYMENT OF PREMIUMS.—After this policy has been in force one full year, a grace of thirty days will be allowed in the payment of all future premiums, subject to an interest charge at a rate not to exceed six per cent per annum. During the period of grace the policy shall remain in full force; but should the death of the Insured occur during this period, the unpaid premium, with interest from the date when due, will be deducted from the amount due under the policy.

REINSTATEMENT.—If default be made in premium payment, this policy if not previously surrendered, may be reinstated at any time, provided certificate of good health is furnished by the Insured and approved by the Company, and payment is made of all overdue premiums with interest thereon at a rate not to exceed six per centum per annum.

BENEFITS, PRIVILEGES AND CONDITIONS

REFERRED TO HEREIN AND MADE A PART OF THIS CONTRACT.

MASSACHUSETTS CONTRACT.—This policy is issued subject to the provisions of the General Laws of Massachusetts applicable thereto, and is a contract made and to be performed in accordance with the provisions of the Law of the said Commonwealth.

MODIFICATIONS.—No change or modification of any of the provisions of this contract will be valid unless made by the President or Vice President in writing and endorsed hereon, and the Company shall not be bound by any promise or representation heretofore or hereafter given by any agent or person other than the above.

PREMIUM PAYMENTS.—The possession of this policy is not evidence that the first premium has been paid. The first and all subsequent premiums are due and payable at the office of the Company in Worcester, Massachusetts, but, for convenience, the Company may appoint agents in various localities to receive the same, whose authority the policy-holder will recognize only upon the production by said agents of a receipt for the premium, signed by the President, Vice President, or Secretary, and only such receipts, duly signed by the President, Vice President, or Secretary of the Company, and countersigned by the agent designated thereon, will be held as valid evidence that premiums have been paid. This last named method of payment of the premium establishes no precedent as to the time when or place where such payment shall be made. The payment of a premium to any other person will not be recognized by the Company.

Notification of premiums becoming due are regularly sent to the Insured, but without any agreement on the part of the Company to do so, and without any responsibility for their omission or miscarriage.

The premiums on this policy are payable annually, in advance, but the

Insured may, with the assent of the Company, pay the same, in advance, in semi-annual or quarterly instalments, according to the Company's published rates therefor, for which payments proper receipts will be furnished by the Company; but no semi-annual or quarterly premium for a less amount than \$5 will be accepted. After the first premium has been paid, change in the mode of premium payment may be made only on the anniversary of this policy.

This policy shall not take effect until delivered and the first premium paid hereon, during the lifetime and good health of the Insured.

ASSIGNMENTS.—Any assignment of this policy must be made in duplicate and both sent to the home office, one to be retained by the Company, and the other to be returned. The Company by receiving or filing any assignment will not assume any responsibility for its validity, but the claim of any assignee shall be subject to proof of interest.

DELIVERY OF BONDS.—No Bonds to be issued under this policy will be delivered to the beneficiary or beneficiaries until this policy has been legally surrendered to the Company.

INDEBTEDNESS.—If this policy shall become a claim upon the Company, and there shall be any indebtedness on account of it at the time of such claim, such indebtedness must be immediately paid in Gold Coin. If it is not so paid, no bonds will be issued under this policy, but the total amount of such indebtedness shall be deducted from the commuted value of the Bonds referred to on the second page hereof, and the balance, if any, paid in one sum in Gold Coin.

ERROR IN AGE.—If it be found that the age was incorrectly stated in the application for this policy, such error may be corrected during the lifetime of the Insured on the payment of the premium required at the true age, but if such error be not corrected, or if it be discovered after the death of the Insured, and the age has been understated, the Company shall be liable only for the proportion of the sum insured which has been covered by the premium actually paid.

MEMBERSHIP.—The Insured is hereby notified that, by virtue of this policy, he is a member of the STATE MUTUAL LIFE ASSURANCE COMPANY, and that its annual meetings are held at its home office on the third Tuesday of January in each year, at ten o'clock in the forenoon.

LOANS.—Whenever the Cash Surrender Value as herein stated is payable under this policy, the Company will, upon a legal assignment and delivery of the policy as collateral security, loan up to the full amount of such Cash Surrender Value, with interest at the rate of five per centum per annum, payable in advance, reserving the right to require at the time of making a loan, the payment of any previous indebtedness; and the payment in full of the next annual premium becoming due; provided, however, that no loan will be made for an amount less than One Hundred Dollars, and that any existing loan must be paid in full before settlement in any form is made under this policy.

3½ PER CENT POLICY—20-PREMIUMS LIFE
RESERVE DIVIDEND POLICY.

No. 000,000.

AGE, 30.

THE SUN LIFE ASSURANCE COMPANY OF
CANADA.

HEAD OFFICE: MONTREAL.

SUM ASSURED, \$10,000.

YEARLY PREMIUM, \$332.50.

In Consideration of the representations and agreements contained in the application for this policy, which is hereby made a part of this contract, and of the sum of *Three Hundred Thirty-two* ~~100~~ Dollars, to be to it duly paid on the first day of *September, 1900*, and of the payment of a like amount yearly thereafter on the first day of *September* in every year during the continuance of this policy, or until *twenty* full years' premiums shall have been paid,

This Company Heraby Assures the life of *John Doe, of Philadelphia, State of Pennsylvania, Merchant* (herein called the Assured), in the sum of *Ten Thousand* Dollars, which shall be payable at its Office, in the City of *Philadelphia* to the Assured's wife, *Mary Doe*, on receipt and approval at its Head Office of the proofs of the death of the Assured, deducting therefrom any sums due to the Company by either the Assured or the beneficiary and the undue balance, if any, of the premium for the current policy year.

Both the sum assured and premiums mentioned herein shall be paid in United States currency.

The Privileges, Options and Mutual Agreements set forth on the second and third pages hereof form part of this contract and are binding on both parties hereto.

Signed and Sealed at Montreal this *Seventh* day of *September* one thousand nine hundred (*1900*).

T. B. MACAULAY,
Secretary and Actuary.

R. MACAULAY,
President.

**GUARANTEED TABLE OF RESERVES, CASH VALUES, PAID-UP
POLICIES AND EXTENDED ASSURANCE.**

At End of Years.	Reserve. Amount which will be auto- matically ad- vanced under Nonforfeiture Privilege.	Cash Value. (See Privilege 4.)	Paid-up As- surance in lieu of Policy. (See Privilege 6.)	Period for which Term Assurance will be granted in lieu of Policy. (See Privilege 7.)	
				Years.	Months.
2d	\$412 70	.....	.....
3d	629 80	\$377	\$1,500	6	8
4th	854 70	598	2,000	9	8
5th	1,087 40	869	2,500	11	10
6th	1,328 00	1,195	3,000	14	0
7th	1,576 30	1,576	3,500	16	8
8th	1,832 80	1,832	4,000	18	4
9th	2,098 20	2,098	4,500	20	0
10th	2,373 40	2,373	5,000	22	7
11th	2,659 40	2,659	5,500	23	0
12th	2,957 20	2,957	6,000	24	2
13th	3,267 00	3,267	6,500	25	9
14th	3,588 60	3,588	7,000	26	8
15th	3,922 60	3,922	7,500	27	10
16th	4,268 50	4,268	8,000	28	11
17th	4,627 00	4,627	8,500	30	2
18th	4,999 00	4,999	9,000	31	9
19th	5,386 00	5,386	9,500	33	11
20th	5,788 90	5,788	10,000	Life.	
21st	5,893 20	5,788	10,000	.....
22d	5,998 00	5,788	10,000	.....
23d	6,104 40	5,799	10,000	.....
24th	6,211 50	5,900	10,000	.....
25th	6,319 30	6,008	10,000	.....

DIVIDEND PROVISIONS.

This policy is issued on the Reserve Dividend plan, the conditions of which are as follows:

That the Reserve Dividend period for this policy shall expire on the first day of *September* in the year one thousand nine hundred and *twenty*.

That all profits derived from policies on the Reserve Dividend plan, which shall not be in force at the completion of their respective Reserve Dividend periods, shall be apportioned among the policies that complete their Reserve Dividend periods, being added to the profits ordinarily accruing to these latter policies.

That no dividend shall be allowed or paid on this policy unless the Assured shall survive the completion of the Reserve Dividend period and unless this policy shall be then in force.

OPTIONS.

At the completion of the Reserve Dividend period, provided this policy be then in force, the Assured shall be entitled to any one of the following benefits:

FIRST.—Withdraw in cash the full reserve, amounting to *Five Thousand Seven Hundred and Eighty-eight* $\frac{11}{16}$ Dollars, and in addition thereto the full accumulated profits apportioned by the Company to this policy.

SECOND.—Withdraw the accumulated profits in cash, and, without further payment of premiums, continue the policy as a paid-up Life Policy for the original amount, viz: *Ten Thousand Dollars*. The policy will still participate in profits, which may be drawn in cash or used to purchase bonus additions to the policy every five years.

THIRD.—Convert the accumulated profits into a bonus addition to this policy and continue policy, without further payment of premiums, but participating in future profits, as explained above.

FOURTH.—Purchase with the accumulated profits an annual income during the lifetime of the Assured and continue the policy without further payment of premiums, but participating in future profits, as explained above.

FIFTH.—Purchase with the entire cash value (reserve and profits) an annual income during the lifetime of the Assured.

SIXTH.—Withdraw the accumulated profits in cash and surrender policy for a paid-up Life Policy of *Five Thousand Seven Hundred and Eighty-nine Dollars*, which shall yield a guaranteed annual income of *Two Hundred and Two $\frac{1}{2}$ Dollars* during the continuance of said policy. At the end of any period of five years from the date of its issue the paid-up policy may be surrendered for its full face value (\$5,789) in cash, if presented to the Company within thirty days from the end of such period, in which case the payment of the annual income shall immediately cease.

NOTE.—If option Third be selected no medical examination will be required, provided the Assured formally notify the Company in writing of his selection of said option not less than two years before the expiration of the Reserve Dividend period; otherwise evidence of good health, satisfactory to the Company, must be furnished.

The Assured must notify the Company before the expiration of the Reserve Dividend period which one of the above options he selects, and if no such notification be received the profits will be applied in accordance with option Fourth.

PRIVILEGES.

I. RESIDENCE AND OCCUPATION.—The Assured may reside anywhere or engage in any occupation.

II. DAYS OF GRACE.—Thirty days of grace are allowed for the payment of renewal premiums.

III. INDISPUTABILITY.—This policy shall be indisputable after two years from the date of issue, if the premiums shall have been regularly paid and the age has been correctly stated. If the age has been understated the amount payable shall be only such sum as the premium paid would purchase according to the rate at the true age; if overstated the excess of premium will be refunded.

IV. CASH VALUE.—After this policy shall have been in force three full years it may, in the absence of any statutory or other restriction to the contrary, be surrendered to the Company for the amount of the cash value specified in the table on the preceding page. Any indebtedness due to the Company by either the Assured or the beneficiary, under the nonforfeiture provision or otherwise, shall be deducted from the said cash value.

V. LOANS.—After the policy has been in force two full years the Company will lend, on the security thereof, any amount not exceeding ninety per cent of the cash value at the end of the next succeeding policy year, as set forth in the table on the preceding page. The policy must be deposited with the Company, together with a properly executed loan agreement on the Company's form. The interest shall not exceed six per cent per annum. This privilege is subject to the condition that there is no statutory or other restriction to the contrary, and that any indebtedness accrued under the nonforfeiture provision or otherwise, by either the assured or the beneficiary, as also the premium for the next succeeding policy year shall be deducted from such loan.

VI. PAID-UP ASSURANCE.—After payment of premiums for three or more years, provided this policy be still in force, the Company will, on the written request of the Assured and the surrender of this policy, issue in exchange therefor a nonparticipating paid-up policy for the amount set forth in the table on the preceding page. This paid-up Assurance shall be payable at the time this policy would have become due if it had been continued in force, and shall be liable for any indebtedness accrued under the nonforfeiture provision or otherwise.

VII. TERM ASSURANCE.—After payment of premiums for three or more full years, and, after payment of all indebtedness due to the Company by either the Assured or the beneficiary under the nonforfeiture provision or otherwise, this policy may be exchanged for a paid-up nonparticipating Term Policy for the full amount Assured under the present policy. Said Term Policy shall be for the period mentioned in the table on the preceding page and shall only be payable if the Assured die within the specified time. The Company shall retain from the amount of the claim an amount equal to the premiums (not exceeding those for three years) which would have become due on this policy if it had been continued in force, without interest.

This privilege is conditional on a written request for this form of settlement being made by the Assured while this policy is still in force and on this policy being at the same time surrendered to the Company.

VIII. AUTOMATIC NONFORFEITURE.—At the time of the nonpayment of any premium on this policy after it has been two years in force, if the reserve on it as shown in the table on the preceding page or the balance of said reserve, after deducting any indebtedness to the Company and the interest accrued thereon, shall exceed the amount of such premium, the policy shall not lapse.

The amount of such premium shall be advanced as a loan by said Company, without any action by the Assured, and shall be a first lien upon the policy in favor of the Company, and shall bear interest at ten per cent per annum (six per cent for interest proper and four per cent as a special premium for expenses and for the privilege of having the policy kept automatically in force and of thus being permitted to fully reinstate the same without medical examination at any time during the term for which the policy is held good, by payment of the indebtedness arising from the overdue premiums, the whole in accordance with the terms set forth in this and the preceding and subsequent clauses), from the date such premium became due, and compounded yearly on the thirty-first day of December in each year, if unpaid.

This policy shall continue in force so long as the said balance of the reserve is sufficient to cover the premium, but should said balance be insufficient to cover such premium the policy shall thereupon become void unless said premium be paid within the thirty days of grace.

As soon as the indebtedness, accumulated as aforesaid, shall exceed the said reserve, this policy or any paid-up policy issued in exchange therefor shall, *ipso facto*, be void and of no effect.

Should the policy become a claim while kept in force by this regulation the liability of the Company shall not exceed the net balance of the sum assured after deducting the forborne premiums and interest as aforesaid.

The Assured may pay the whole or any part of the indebtedness at any time while the policy is in force; he may also reduce the future interest on his indebtedness to six per cent by depositing the policy and signing a loan agreement in accordance with privilege V.

When calculating the reserve account shall be taken only of the number of complete years' premiums paid, and not of any fraction of a policy year, nor of the premium then being advanced.

It is an essential condition hereof that all sums loaned by the Company under this agreement shall be payable at the Company's office in Montreal, where the said loans shall be held to have been made, and that this agreement shall be construed according to the laws of Canada.

IX. CHANGE OF BENEFICIARY.—This policy is issued with the express understanding that the Assured may, provided this policy or any interest therein has not been assigned or transferred, change the beneficiary or beneficiaries at any time during the continuance of this policy by filing with the Company a written request, duly acknowledged, accompanied by this policy; such change to take effect only upon the endorsement of the same on the policy by the Company.

NOTICE.

No person, except the President, Managing Director or Secretary, has power to alter this contract, to extend the time for paying a premium, to bind the Company by making any promise or by receiving any representation or information not contained in the application for this policy. No payment made to any person, except in exchange for the Company's official receipt, will be recognized by the Company. This policy does not take effect until the first premium has been actually paid.

20-PREMIUMS LIFE POLICY (NONPARTICIPATING).

No. 99,999.

AGE, 35.

THE TRAVELERS INSURANCE COMPANY
OF HARTFORD, CONN.

AMOUNT, \$10,000.

PREMIUM, \$301.40.

In Consideration of the application for this Policy, which is made a part of this contract, a copy of which is hereto attached, and of the annual premium of *Three Hundred One and 1/8* Dollars (which may by assent of the Company be paid in semi-annual instalments of \$156.70 or quarterly instalments of \$79.90), to be paid on or before the *first* day of *January* in each year until *twenty* full annual premiums shall have been paid, or until the death of the Insured, should that event sooner occur,

Does hereby insure *John Doe*, of *Hartford*, in the County of *Hartford*, State of *Connecticut*, in the sum of *Ten Thousand* Dollars, to be paid at the Home Office of this Company, upon acceptance of satisfactory proof of the death of the Insured during the continuance of this Policy (less the balance of any partially paid annual premium or any indebtedness of the Insured or his beneficiary to the Company), to *Martha Doe*, his wife, as beneficiary, or to such other beneficiary as may be designated by the Insured, as hereinafter provided. In the event of the prior death of the above named or other designated beneficiary, the said sum shall be paid as aforesaid to the executors, administrators or assigns of the Insured.

All premiums are payable at the Home Office of the Company in Hartford, Conn., but will be accepted if paid to an agent in exchange for a receipt signed by its President or Secretary and countersigned by the agent designated therein.

This Policy shall not take effect unless the first premium is actually paid while the Insured is in good health, and if the second and third annual premiums or any instalment thereof be not fully paid when due, this Policy and all claims under it shall be void and the premiums already paid shall be retained by the Company as compensation for the insurance carried. The payment of less than a full annual premium before the end of three years

from date of issue shall not continue this Policy in force longer than three months in case of a quarterly instalment, or six months in case of a semi-annual instalment.

In case of default in payment of any premium after the third year this Policy shall remain in force for the term specified in the table of "Paid-up Term Insurance" endorsed hereon, and in case of the death of the Insured within three years from the date of such default, all unpaid premiums with interest shall be deducted from the sum Insured; or in lieu of such term insurance, a paid-up policy will be granted for the sum specified in the table of "Paid-up Policy Value," endorsed hereon if this Policy is legally surrendered therefor at the Home Office within three months from date of lapse.

At the end of the third year from date of issue, or of any year thereafter, the cash value specified in the table of "Cash Surrender Value" endorsed hereon will be paid for this Policy, provided it shall be in force under its original conditions and is legally surrendered therefor to the Home Office within thirty days from the close of any such period, or, the Policy being in force as afore-said, the Company will loan upon a satisfactory assignment thereof as security, the sum specified in the table of "Loan Values" endorsed hereon.

It is agreed that if death shall occur later than two years from the date of this Policy, if the premiums shall have been duly paid in good faith, the liability of the Company shall not be disputed, but if the age of the Insured has been understated in the application for this Policy, the sum payable hereunder shall be such proportion of the principal sum of this insurance as the premium paid bears to the required premium at the true age.

The beneficiary named herein or other designated beneficiary may, at the time of filing proofs of death, elect to have the amount of this insurance payable according to the "Table of Instalments" endorsed hereon instead of in one sum.

Provided this Policy is not assigned, the Insured may, with the written consent of the Company at any time and from time to time during its continuance, change the beneficiary of this insurance.

No assignment hereof or change of beneficiary shall be binding upon the Company unless made by an instrument in writing endorsed upon this Policy or attached hereto; nor unless a duplicate of such instrument is furnished to the Company forthwith

upon its execution; but the Company shall not be held responsible for the validity or effect of any such assignment or change of beneficiary. Any claim made under an assignment hereof shall be subject to proof by assignee of interest and extent thereof.

No agent can make, alter, or discharge this contract, or extend the time for payment of premiums. Nor can this contract be varied, or altered, or its obligations or conditions waived or extended in any respect, except by the written agreement of the Company signed by the President, Vice President, or Secretary, whose authority will not be delegated.

In Witness Whereof, THE TRAVELERS INSURANCE COMPANY has caused this Policy to be signed by its President and Secretary, at Hartford, Conn., this, the *first day of January, 1901.*

J. E. MORRIS,

Secretary.

J. G. BATTERSON,

President.

TABLE OF POLICY VALUES FOR EACH \$1,000.

At End of Years.	Paid-up Term Insurance. (Automatic.)		Paid-up Policy Value.	Cash Surrender Value.	Loan Value. (These figures apply only to policies free from indebtedness. Next annual premium to be deducted from loan.)
	Years.	Months.			
3	4	2	\$150	\$38	\$49
4	6	1	200	49	63
5	8	2	250	63	80
6	10	2	300	86	105
7	12	0	350	105	126
8	13	7	400	126	149
9	15	0	450	149	174
10	16	2	500	174	200
11	17	4	550	200	228
12	18	4	600	228	259
13	19	2	650	259	291
14	20	0	700	291	323
15	20	9	750	323	351
16	21	7	800	353	380
17	22	4	850	402	410
18	23	2	900	445	442
19	24	3	950	490	474
20				537	465
25				595	539
30				658	604

TABLE OF INSTALMENTS.

Instead of receiving the payment of the Policy in one sum the Beneficiary can elect to have it paid in instalments as follows, for each \$1,000: First instalment to be paid on acceptance of proof of claim.

5 annual instalments certain of	\$214 each.
10 " " " " " "	116 "
15 " " " " " "	84 "
20 " " " " " "	68 "
25 " " " " " "	58 "

APPLICATION.

I hereby agree for myself and for any person who may have or claim an interest in any policy which may be issued under this application as follows:

1. That the policy shall be void if within two years after its date I shall, without a written permit from the Company, reside or travel in the Torrid Zone, or engage in either blasting, mining, submarine labor, aerial voyages, explorations, the manufacture of highly explosive or inflammable substances, service upon any railroad train or in switching, or in coupling cars, or on any steam or other vessel, or military or naval service in time of war, riot or insurrection.

2. That the policy shall be void if within two years after its date, without a written permit from the Company, I shall travel or reside in any part of Alaska or the British possessions in America, north of the sixtieth degree of north latitude.

3. That in case of suicide, committed while sane or insane, within two years from date of Policy hereby applied for, the limit of recovery thereunder shall be the premium paid thereon.

I Herewith Warrant and Agree on behalf of myself and of any person who shall have or claim any interest in any policy issued under said application as follows:

1. That every foregoing statement in Parts I and II of this Application is true, that any untruth or concealment shall make the policy wholly void, that this application shall be a part of the policy, and that the policy will not take effect unless the first premium shall be paid in money while I am in good health.

2. That I waive the provisions of any statute which may prevent any physician or surgeon from testifying in any suit under this policy.

3. That the policy which may be issued hereon shall be held to have been made in Hartford, Conn., and shall, in all respects, be construed in accordance with the laws of the State of Connecticut, and that in case of lapse the provisions of the policy shall be substituted for any statutory provisions not consistent therewith.

4. That no statements, representations or information made or given by or to the person soliciting or taking this application, or to any other person, shall be binding upon the Company, or shall in any manner affect its rights, unless reduced to writing and presented to and approved by the officers of the Company at its Home Office.

20-PREMIUMS LIFE GUARANTEE POLICY.

No. 189,874.

AGE 35.

THE UNION CENTRAL LIFE INSURANCE CO.

OF CINCINNATI, OHIO.

AMOUNT, \$10,000.

PREMIUM, \$840.80

In Consideration of the statements made in the application for this Policy, which application is hereby made a part of this contract, and of the Annual payment of the sum of *Three Hundred Forty and 80/100* Dollars, at the Home Office of the Company, on or before the *Fifteenth* day of *March*, at noon in every year during the term of *Twenty Years* from date hereof, and of the payment when due of any and all notes given for premiums or parts of same, does insure the life of *Richard B. Roe*, (the Insured) of *Cincinnati*, in the County of *Hamilton*, in the State of *Ohio*, in the amount of *Ten Thousand* Dollars, for the term of his natural life. Upon the death of the Insured the Company agrees to pay, at its Home Office, said amount of insurance to *Mary A. Roe*, his wife, if living, otherwise to the executors, administrators, or assigns of the Insured, within sixty days after the receipt of notice and satisfactory proof of death, the balance of the year's premium, if any, and all other indebtedness to the Company being first deducted.

This Policy is issued and accepted subject to the benefits, provisions and conditions contained on the second page hereof, which are made a part of this contract, which contract shall be held and construed to have been made in the city of Cincinnati, Ohio.

After three years' premiums shall have been paid on this Policy, except in case of failure to pay at maturity a note given for premium or for a loan upon the security of this Policy, the Company will, upon legal surrender of this contract before default in the payment of any premium, issue a paid-up nonparticipating Policy, payable as herein provided, for the amount as named in table "A" on the following page.

In case of default in the payment of any premium after the third, except in case of failure to pay at maturity a note given for premium or for a loan upon the security of this Policy, no surrender for a paid-up Policy having been made as above provided, this Policy will be continued in force only as a paid-up nonparticipating Term Policy for such time only as named in table "C" on the following page. If the death of the Insured occurs while the aforesaid Term Policy is in force, there shall be deducted from the amount insured a sum equal to the regular annual premiums, with interest, that would have accrued had this Policy been kept in force, said deduction not to exceed three regular annual premiums with interest.

Upon this Policy no distribution of surplus will be due, apportioned, or paid hereon until the *Fifteenth* day of *March*, 1915, at which time this Policy, provided it shall not have been previously terminated by lapse, death, or otherwise, will be credited with its share of surplus then apportioned to policies of its class and the Insured shall then have the following options.

1st. To receive for the legal surrender of this Policy its entire reserve value according to the Actuaries Experience Table of Mortality, with 4 per cent interest, to-wit, the sum of \$5,325, and in addition thereto its share of the surplus.

2d. Or to continue the original Policy with annual participation in profits, and withdraw its share of surplus in cash.

3d. Or, to apply the surplus to the purchase of additional Paid-up Insurance, after an acceptable medical examination is furnished.

4th. Or, to continue one-half of the original Policy, with annual participation in profits, and withdraw the full reserve of the other half, and the entire surplus.

5th. Or, to use the entire reserve and surplus to purchase an annuity for life.

In witness whereof, THE UNION CENTRAL LIFE INSURANCE COMPANY, by its President and Secretary, signs this contract at Cincinnati, Ohio, this 10th day of March, One Thousand Eight Hundred and Ninety-five.

E. P. MARSHALL,

Secretary.

JOHN M. PATTISON,

President.

CONDITIONS.

First.—The failure to pay, if living, any of the first three annual premiums, or the failure to pay any notes, or interest upon notes given to the Company for any premium, on or before the days upon which they become due, shall avoid and nullify this Policy without action on the part of the Company or notice to the Insured or Beneficiary; and all payments made upon this Policy shall be deemed earned as premiums during its currency. Any and all notes, with their conditions, which may be given for premiums or loans upon the security of this Policy, are hereby made a part of this contract of insurance.

Second.—No suit to recover under this Policy shall be brought after one year from the death of the Insured, if the Insured shall die by self-destruction whether sane or insane, within three years from date hereof.

Third.—If the Insured should, without the written consent of the Company, at any time enter the military or naval service, the militia excepted, or become employed in a liquor saloon, this Policy shall be null and void; and in case of said avoidance the reserve value only, according to the Actuaries' Table of Mortality, with 4 per cent interest, shall be paid on the surrender of this Policy.

Except as hereinbefore provided, this Policy shall be incontestable for any cause except misstatement of age. In case the age of the Insured shall have been misstated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the Insured.

TABLE "A."

Amount of paid-up Policy which will be granted in lieu of this Policy, if surrendered, as provided on the first page of this Policy, after—

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$7,500	\$10,000

"TABLE B."

The Company will loan on this Policy as collateral security, upon legal assignment of the same to it, after five or more annual premiums have been paid, and while in full force and effect, the amount stated in the table below. The next succeeding annual premium, with any other indebtedness to the Company, to be deducted from the loan. After—

5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	15 Years	20 Years
\$940	\$1,200	\$1,300	\$1,520	\$1,800	\$2,120	\$2,500	\$3,200

No loan for a less amount than \$100 will be made upon this Policy.

TABLE "C."

Term of Extended Insurance, after—

8 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Years.		9 Years.		10 Years.		15 Years.		19 Years.	
Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.
8	27	4	244	5	86	6	125	7	172	8	212	9	257	10	300	15	401	19	552

The amounts for intermediate years in the above tables (10 to 20) will be given, if desired, upon application to the Company.

NOTICE TO POLICY HOLDER.

All payments due on this Policy for premiums or notes or interest upon notes given to the Company are payable at the office of the Company in the city of Cincinnati, or to the authorized Agent of the Company, on the production of the premium receipt (signed by the President or Secretary) or the note given in payment of premium.

The contract of insurance between the parties hereto is completely set forth in this Policy and the application for the same, and none of its terms can be modified, nor any forfeiture under it waived, save by an agreement in writing signed by the President or Secretary of the Company, whose authority for this purpose shall not be delegated.

Should this Policy be assigned or held as security, a duplicate of said assignment must be filed with the Company, and due proofs of interest produced with proofs of death. The Company does not guarantee the validity of any assignment.

APPLICATION.

It is hereby agreed and warranted that should the Company issue a Policy upon this application its interests shall not be affected by verbal statements made to its agents or others, or by the knowledge of such agents, but that it shall be affected only by the statements herein made, including those made to the medical examiner, which are hereby warranted to be true, full and correct as facts, and they shall constitute the basis of any Policy which may be issued hereon.

1. I agree that any policy which may be issued under this application shall not be valid until the first premium is paid to the Company, or its authorized agent, and the receipt therefor countersigned by the agent, and delivered during my lifetime.

2. I also agree that if at any time I shall engage in blasting, mining, or submarine operations, or in the production of highly inflammable or explosive substances, or serve in any capacity on any vessel, boat, or railway train (except as conductor, mail or express agent, or baggageman on a passenger train) or engage in any other hazardous occupation, I will pay an extra premium equal to that charged by the Company in similar cases; and if this extra premium is not paid from the time of the assumption of the extra risk above stated, it shall become a lien upon the Policy without invalidating the Policy.

I hereby further declare that I have read and understand all the above questions put to me by the Medical Examiner, and the answers thereto, and that the same are true, and that I am the same person described as above; and I hereby warrant that there is not, and there has not been, any concealment of facts regarding my past and present state of health and habits of life, or my personal history.

PRIVILEGES.

Policy absolutely incontestable, except as herein specially provided.

Freedom of travel and residence from date of issue.

Paid-up Policy as per Table "A."

Cash Loan as per Table "B."

Extension of Insurance as per Table "C."

The entire reserve and profits at the end of Twenty Years.

20. PAYMENT LIFE RATE ENDOWMENT.

No. 894,887

AGE 35.

THE UNION CENTRAL LIFE INSURANCE CO.
OF CINCINNATI, OHIO.

AMOUNT, \$10,000.

PREMIUM, \$840.80

In Consideration of the statements made in the application for this Policy, which application is hereby made a part of this contract, and of the Annual payment of the sum of *Three Hundred Forty and 1/10* Dollars, at the Home Office of the Company on or before the *Fifteenth* day of *July* at noon in every year during the term of *Twenty Years* from date hereof, and of the payment when due of any and all notes given for premiums or parts of same, does insure the life of *Richard B. Roe*, (the Insured) of *Cincinnati*, in the County of *Hamilton*, in the State of *Ohio*, in the amount of *Ten Thousand Dollars*, for the term of *his* natural life, or until prior maturity, for the benefit of the Insured, if living at the maturity of this Policy. In case of the death of the Insured prior to such maturity, said amount of insurance shall be payable at the Home Office of the Company, to *Mary A. Roe*, his wife, if living, otherwise to the executors, administrators, or assigns of the Insured, within sixty days after the receipt of satisfactory proofs of death, the balance of the year's premium, if any, and all other indebtedness to the Company being first deducted.

This Policy is issued and accepted subject to the benefits, provisions and conditions contained on the second page hereof, which are made a part of this contract, which contract shall be held and construed to have been made in the city of Cincinnati, Ohio.

After three years' premiums shall have been paid on this Policy, except in case of failure to pay at maturity a note given for premium or for a loan upon the security of this Policy, the Company will, upon legal surrender of this contract before default in the payment of any premium, issue a paid-up nonparticipating Policy, payable as herein provided, for the amount as named in table "A" on the following page.

In case of default in the payment of any premium after the third, except in case of failure to pay at maturity a note given for premium or for a loan upon the security of this Policy, no surrender for a paid-up Policy having been made as above, provided this Policy will be continued in force only as a paid-up nonparticipating Term Policy for such time only as one annual premium on this Policy is contained in its reserve value according to the Actuaries Table of Mortality with 4 per cent interest. If the death of the Insured occurs while the aforesaid Term Policy is in force, there shall be deducted from the amount insured a sum equal to the regular annual premiums, with interest, that would have accrued had this Policy been kept in force, said deduction not to exceed three regular annual premiums with interest.

The Company Further Agrees to pay to the Insured the amount of said insurance at its office in the city of Cincinnati, Ohio, whenever the premiums paid on this Policy and its equitable proportion of the Company's profits, combined, less its share of losses and expenses, equal the amount of this Policy.

It Is Further Agreed, that, at the maturity of this Policy as an endowment, the Insured or the legal holder hereof shall be paid the said sum of \$10,000 in cash;

Or, in lieu thereof, he may apply the said sum to the purchase of an Annuity guaranteeing an annual income for life.

Or, he may apply the said sum to the purchase of a Paid-up Life Policy, payable at death, with participation in profits, provided he shall at that time furnish a satisfactory medical examination.

Or, on legal surrender of this Policy on the *Fifteenth* day of *July*, A. D. 1916, the Company will pay in cash its entire Reserve Value, according to the Actuaries' Table of Mortality with 4 per cent interest, to wit, the sum of \$5,631 and its proportion of the Company's profits at that date, provided this Policy shall not have been terminated previously by lapse, death, or otherwise.

In Witness whereof, THE UNION CENTRAL LIFE INSURANCE COMPANY, by its President and Secretary, signs this contract at Cincinnati, Ohio, this *Fifteenth* day of *July*, One Thousand Eight Hundred and Ninety-four.

E. P. MARSHALL,

Secretary.

JOHN M. PATTISON,

President.

§ All endorsements on this Policy to be valid must be signed by the President or Secretary.

CONDITIONS.

First.—The failure to pay, if living, any of the first three annual premiums or the failure to pay any notes, or interest upon notes given to the Company for any premium, on or before the days upon which they become due, shall avoid and nullify this Policy without action on the part of the Company or notice to the Insured or Beneficiary; and all payments made upon this Policy shall be deemed earned as premiums during its currency. Any and all notes, with their conditions, which may be given for premiums or loans upon the security of this Policy, are hereby made a part of this contract of insurance.

Second.—No suit to recover under this Policy shall be brought after one year from the death of the Insured.

Third.—If the Insured should, without the written consent of the Company, at any time enter the military or naval service, the militia excepted, or become employed in a liquor saloon, or if the Insured should die by self-destruction, whether sane or insane, within three years from date hereof, this Policy shall be null and void; and in case of said avoidance the Reserve value only, according to the Actuaries' Table of Mortality, with four per cent interest, shall be paid on the surrender of this Policy. Except as hereinbefore provided this Policy shall be incontestable for any cause except misstatement of age.

In case the age of the Insured shall have been misstated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the Insured. payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the Insured.

"TABLE A."

Amount of Paid-up Policy which will be granted in lieu of this Policy, if surrendered, as provided on the first page of this Policy, after—

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
\$990	\$1,310	\$1,640	\$1,950	\$2,260	\$2,570	\$2,870	\$3,170	\$4,590	\$10,000

"TABLE B."

The Company will loan on this Policy as collateral security, upon legal assignment of the same to it, after three or more annual premiums have been paid, and while in full force and effect, the amount stated in the table below, the next succeeding annual premium, with any other indebtedness to the Company, to be deducted from the loan.

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
\$480	\$630	\$790	\$930	\$1,210	\$1,450	\$1,700	\$1,990	\$3,490	\$5,390

The amount for intermediate years in the above tables, ten to twenty, will be given, if desired, upon application to the Company.

No loan for a less amount than \$100 will be made upon this Policy.

NOTICE TO POLICY HOLDER.

All payments due on this Policy for premiums or notes or interest upon notes given to the Company are payable at the office of the Company in the city of Cincinnati, or to the authorized agent of the Company, on the production of the premium receipt (signed by the President or Secretary) of the note given in payment of premium.

The contract of insurance between the parties hereto is completely set forth in this Policy and the application for the same, and none of its terms can be modified, nor any forfeiture under it waived, save by an agreement in writing signed by the President or Secretary of the Company, whose authority for this purpose shall not be delegated.

Should this Policy be assigned or held as security, a duplicate of said assignment must be filed with the Company, and due proofs of interest produced with proofs of death. The Company does not guarantee the validity of any assignment.

PRIVILEGES.

Policy absolutely incontestable, except as herein specially provided.

Freedom of travel and residence from date of issue.

Paid-up Policy or cash loan as in Tables "A" and "B."

Policy continued for full amount after three years.

Cash at Maturity or death for full amount of the face of Policy.

Or, an Annuity for Life.

Or, a paid-up Policy, with profits payable annually in cash, if the Insured is in good health.

Or, if preferred, when Policy matures, withdraw one-half in cash, and purchase with the other half, if the Insured is in good health, a paid-up Policy, payable at death.

Or, if the entire Reserve and all profits, at the end of estimated time of maturity.

20-PREMIUMS LIFE—20-YEAR TONTINE POLICY.

No. Specimen 5.

AGE, 35.

THE
UNION MUTUAL LIFE INSURANCE COMPANY,
OF PORTLAND, MAINE.

AMOUNT, \$10,000.

PREMIUM, \$383.40.

Payable in Gold.

In Consideration of the written and printed application for this Policy which is made a part of this contract, and of the payment in advance of *Three Hundred Eighty-three and 18/100* Dollars, to be evidenced by the receipt of the Company, and of the payment of the same amount yearly thereafter, at the Office of the Company, in Portland, Maine, on the *First* day of *January* in every year (provided that when premiums for *twenty* full years shall have been duly paid to said Company no further premiums will be required).

Does Promise to Pay to *Charles C. Carlton*, his executors, administrators or assigns, at the Office of the Company in Portland, Maine, *Ten Thousand* Dollars, upon satisfactory proofs of the death of said *Charles C. Carlton*, of *Chicago*, in the County of *Cook*, State of *Illinois*.

The rights stated in detail on the second and third pages of this Policy, form a part of this contract as fully as if recited herein.

Portland, Maine, *January 1, 1901.*

J. FRANK LANG,

Secretary.

FRED E. RICHARDS,

President.

RIGHTS REFERRED TO ON THE FIRST PAGE HEREOF.

INCONTESTABLE AFTER ONE YEAR.—After one year this policy shall be INCONTESTABLE for any cause except non-payment of premium.

GRACE IN PREMIUM PAYMENTS.—In the payment of the second and subsequent premiums, a grace of one month will be allowed, and if the Insured die during that month, the premium will be deducted from the amount payable under this policy.

REINSTATEMENT IN CASE OF LAPSE.—In case of lapse for nonpayment of any premium, this policy will be reinstated within six months from the date of such lapse upon payment of the overdue premiums, if the Insured is shown to be in good health by a satisfactory certificate from a regular Medical Examiner of the Company.

FREEDOM OF TRAVEL AND OCCUPATION.—No permit or extra premium is required by this policy for any occupation or for travel or residence anywhere in the world.

PAYMENT OF PREMIUMS.—All premiums are due at the office of the Company, in the city of Portland, Maine, at the date named in this policy; but at the pleasure of the Company, suitable persons may be authorized to receive such payments at other places, only, however, on the production of the Company's receipt therefor, signed by the President, Vice-President, Secretary or Actuary. No payment made to any person except in exchange for the official receipt will be recognized by the Company, or be deemed by either party as valid payment. Although the contract is based on the receipt of premiums annually in advance, the premium may be made payable semi-annually or quarterly; but in such case that part of the full year's premium, if any, which remains unpaid at the maturity of the contract, shall be deducted from the amount of the claim.

AGE.—If the age of the person, upon whose death this policy matures, is incorrectly stated in the application, the amount payable hereunder shall be that proportion of the amount of this insurance as the actual premium paid hereon bears to the premium at the true age—provided, however upon satisfactory proof of age being furnished the Company at any time during the life of this policy it will be admitted in writing upon the policy.

CHANGE OF CONTRACT.—No agent nor any other person except the President, Vice-President, Secretary or Actuary, has power to alter or change in any way the terms of this contract, or waive any of its terms or conditions or any forfeiture. Any change in, or waiver of, the terms or conditions of this contract by said Officers, must be in writing.

TONTINE PROFITS.—At the end of the Tontine Period, if the Insured be then living, and this policy be in full force by the payment of premiums, it shall participate in the accumulated surplus derived from policies on the Tontine plan, both existing and discontinued, as may then be apportioned by the Company.

TONTINE SETTLEMENTS.—This Policy gives to *Charles C. Carlson* a choice of six methods of settlement upon the completion of the Tontine Period, on the *first* day of *January* Nineteen Hundred and *Twenty-one*, provided this Policy be then in full force by the payment of premiums:—namely,

I. The surrender of this Policy for its full value (subject to any indebtedness), consisting of the entire reserve amounting to \$6,000.00, together with the Surplus then apportioned by the Company.

Either in 1. Cash;

2. Paid-up insurance, subject to a satisfactory medical examination;

3. A life annuity.

II. The continuance of this Policy and the withdrawal of the Accumulated Surplus.

Either in 1. Cash;

2. Paid-up insurance, subject to a satisfactory medical examination;

3. An annuity.

From and after the end of the Tontine Period, if the Insured be then living, and this policy be in full force by the payment of premiums; or,

where in accordance with its terms they have been fully paid, it shall participate annually in the distribution of the Company's Surplus.

RIGHTS REFERRED TO ON THE FIRST PAGE HEREOF.

NONFORFEITURE.—In case of lapse for nonpayment of premium after the payment of three full years' premiums in cash, this policy is entitled to the benefit of the Maine nonforfeiture law, securing insurance from the date of this policy for the period specified in the following table, subject to the terms of said law except that if the policy becomes a claim by death the Company waives the right provided by said law to deduct forborne premiums and interest; or,

On written demand made within one month after the expiration of the days of grace on the first premium in arrear, with a surrender of this policy at the Company's Home Office, a paid-up policy without participation in profits will be issued for not less than as many twentieths of the original policy as complete years' premiums have been paid, as specified in the following table.

A paid-up policy will not be issued for less than one hundred dollars. In such a case the Rights of the Insured will be restricted to either the nonforfeiture or the cash surrender value of the policy, as set forth in the table of values below.

In consideration of all which, it is agreed that all right or claims to any value or extension *other than that provided herein*, is hereby specifically waived and relinquished, whether required by the Statute of any State or not.

CASH VALUE OR LOAN.—The legal holder hereof is entitled to the cash value of this policy as shown by the following table upon the following conditions,

1. Application in writing therefor must be made to the Home Office.
2. This policy must be surrendered.
3. It must have been in force for three full years by the payment of premiums in cash.
4. It must be in force at the date of surrender by the payment of premiums in cash, or, if not in force, surrendered within one month after the expiration of the days of grace on the first premium in arrear.
5. The cash value as shown by the following table is subject to any indebtedness hereon to the Company, including any unpaid portion of the current year's premium; or,

After this policy has been in force for three full years by the payment of premiums in cash, the Company will loan to the legal holder hereof an amount not exceeding said cash value upon the following conditions:

1. That the premiums hereon have been paid in full to the time the loan is made.
2. That interest at the rate of five per centum per annum shall be paid thereon at the next anniversary date of premiums and annually thereafter until the loan is paid.
3. That this policy shall be assigned to the Company as collateral security,

TABLE OF VALUES.

Annual Premiums Paid in Cash.	MAINE NONFORFEITURE LAW.		Paid-up Insurance.	Cash Value or Loan.
	Insurance secured from date of policy for			
	Years.	Days.		
3	8	310	\$1,500	\$443 30
4	11	309	2,000	647 20
5	14	280	2,500	861 40
6	17	193	3,000	1,113 80
7	20	36	3,500	1,456 50
8	22	169	4,000	1,811 20
9	24	232	4,500	2,178 20
10	26	231	5,000	2,557 80
11	28	345	5,500	2,862 40
12	31	191	6,000	3,176 80
13	33	334	6,500	3,501 00
14	36	67	7,000	3,837 00
15	38	146	7,500	4,183 80
16	40	236	8,000	4,541 10
17	43	9	8,500	4,910 70
18	45	262	9,000	5,293 10
19	49	40	9,500	5,688 90
20	Paid Up		10,000	6,099 20

APPLICATION.

I hereby agree that this application and the policy hereby applied for, taken together, shall constitute the entire contract between the parties hereto; that suicide within one year from the date of the policy, while sane or insane, is not a risk covered thereby; that all the foregoing statements and answers, as well as those made, or to be made, to the Company's Medical Examiner, are warranted to be true; that if there is a breach of any warranty herein contained, the policy is void if the insured dies within one year; or the policy may be lapsed, provided the discovery of such breach is made, and notice, with an offer to return the premium, is given to the insured within one year from the date of the policy; that this contract shall not take effect until the first premium shall have been paid during my good health; and that the distribution of surplus which may be adopted and approved by the Company is hereby accepted by me in my own behalf, and for every person who shall have any interest in the policy now applied for.

No agent has authority to put this policy in force by delivery thereof, without the payment of the premium and delivery of the proper receipt therefor. If it goes into the possession of any party interested without such payment and receipt, it is only for examination and it is not thereby put in force.

ORDINARY LIFE-DEFERRED ANNUITY POLICY, WITH
20-YEAR BONUS PERIOD.

No. 99,999.

AGE, 35.

ORGANIZED, 1850.

THE UNITED STATES LIFE INSURANCE CO.,
IN THE CITY OF NEW YORK.

AMOUNT, \$10,000.

PREMIUM, \$263.80.

In Consideration of the application (hereby made part of this contract) and of *Two Hundred and Sixty-three and 80/100* Dollars paid on delivery hereof, and of a like sum payable on the *Eighth* day of *December*, in every year during the continuance of this contract:

Agrees, upon acceptance of satisfactory proofs of the death of *John Doe* (the Insured), to pay *Ten Thousand Dollars* in one sum, or its equivalent in annual instalments or continuous life annuity as provided in Clause IV of "Benefits and Conditions" herein, to *Mary Doe* (Payee).

Except, however, that the Insured may assign this policy; and whenever not so assigned, may, from time to time, by notice to the Company, in writing, duly acknowledged, substitute any other payee.

This policy is subject to the "Benefits and Conditions" and "Notice" on the succeeding pages hereof.

NEW YORK, N. Y.

A. WHEELWRIGHT,

GEORGE H. BUSFORD,

Secretary.

President.

BENEFITS AND CONDITIONS REFERRED TO HEREIN.

I. PREMIUM PAYMENT.—Failure to pay any renewal premium, or non-payment (when due) of principal or interest on any note given as a charge against this contract or any breach of warranty discovered within one year from date of issue of this insurance, will render it null and void, and all payments made hereunder will be forfeited to the Company; except that

II. NONFORFEITURE.—After being in force three full years, a surrender equity, as hereinafter set forth, may be obtained in accordance with the laws of the State of New-York.

III. LOANS.—The Company will loan the value stated hereunder (less the premium for the next ensuing year, one year's legal interest, and any other existing indebtedness), upon execution of blanks therefor furnished by the Company.

TABLE OF SURRENDER AND LOAN VALUES.

At End of	Extended Insurance.		Or Paid-up Policy.	Actuals 4 per cent Reserve, or Loan Value.	At End of	Extended Insurance.		Or Paid-up Policy.	Actuals 4 per cent Reserve, or Loan Value.
	Yrs.	D'ys.				Yrs.	D'ys.		
3d Yr.	3	320	\$700	\$355 00	13th Yr.	9	154	\$2,750	\$1,649 20
4th "	4	313	950	482 50	14th "	10	284	2,950	1,811 10
5th "	5	299	1,200	613 40	15th "	10	26	3,150	1,975 00
6th "	6	264	1,450	748 60	16th "	10	113	3,350	2,143 30
7th "	7	198	1,650	888 40	17th "	10	177	3,500	2,312 80
8th "	7	103	1,900	1,033 90	18th "	10	225	3,700	2,485 00
9th "	7	347	2,100	1,181 00	19th "	10	253	3,850	2,659 20
10th "	8	194	2,350	1,334 30			266	4,050	2,835 40
11th "	9	.....	2,550	1,486 20					

IV. At the option of the Insured while this policy remains under his or her control, or at the option of the Assignee if this policy be assigned, there may be substituted for each \$1,000 of this insurance, either 10 instalments of \$113.52 each; or 15 instalments of \$81.33 each; or 20 instalments of \$65.13 each; or 25 instalments of \$55.75 each; or 30 instalments of \$49.54 each; or a continuous life annuity payable during the lifetime of the beneficiary hereunder, the amount of which annuity (for each \$1,000 of this insurance), will be determined by the age of the beneficiary at the time of death of the Insured by the following table:

BENEFICIARY—MALE.

Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.
25	\$49 80	35	\$55 20	45	\$64 30	55	\$80 60	65	\$112 60	75	\$153 70
26	50 20	36	55 80	46	65 50	56	82 90	66	116 80	76	163 90
27	50 70	37	56 00	47	66 80	57	85 40	67	121 20	77	168 90
28	51 10	38	57 40	48	68 20	58	88 00	68	125 60	78	174 20
29	51 60	39	58 20	49	69 60	59	90 80	69	130 30	79	179 20
30	52 10	40	59 10	50	71 20	60	93 80	70	134 80	80	184 20
31	52 70	41	60 00	51	72 80	61	97 00	71	139 50	81	189 40
32	53 20	42	61 00	52	74 60	62	100 50	72	144 10	82	194 90
33	53 80	43	62 00	53	76 50	63	104 30	73	149 00	83	200 80
34	54 00	44	63 10	54	78 50	64	108 30	74	153 80	84	207 00

BENEFICIARY—FEMALE.

Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.
25	\$47 90	35	\$51 80	45	\$59 00	55	\$72 80	65	\$100 00	75	\$144 90
26	47 70	36	52 40	46	60 00	56	74 70	66	103 80	76	149 70
27	48 10	37	52 90	47	61 10	57	76 90	67	107 80	77	154 60
28	48 50	38	53 60	48	62 20	58	79 10	68	112 00	78	159 20
29	48 90	39	54 20	49	63 40	59	81 60	69	116 30	79	163 90
30	49 40	40	54 90	50	64 80	60	84 10	70	120 80	80	168 90
31	49 80	41	55 60	51	66 20	61	86 90	71	125 50	81	174 20
32	50 30	42	56 40	52	67 70	62	89 80	72	130 20	82	179 90
33	50 80	43	57 20	53	69 20	63	93 00	73	135 10	83	185 90
34	51 30	44	58 10	54	71 00	64	96 40	74	140 10	84	192 30

(Satisfactory evidence of date of birth of beneficiary must be furnished to the Company.)

V. At the time any instalment hereunder becomes payable, all of the unpaid instalments may be converted into their then present cash value in accordance with the Table of "Commuted Values" endorsed hereon.

VI. ADMISSION OF AGE.—The Company will admit age of Insured upon satisfactory proof. In case of misstatement of age, the liability of the Company hereunder shall be for the amount of insurance which the premium paid would have purchased at the true age of the Insured.

VII. GRACE IN PAYMENT OF PREMIUMS.—In the payment of all renewal premiums hereunder, a grace of one month will be allowed, during which this policy shall remain in force.

VIII. RESTORATION.—Within six months after the lapse of this policy, it may be restored upon application and satisfactory medical examination of Insured (on the Company's blanks) and payment of arrears due.

IX. RESERVE AND BONUS OPTIONS.—The Bonus Period under this policy will be completed on the *Eighth day of December, 1920*. If the Insured be living, and this policy be in force, the said *John Doe* may then, upon surrender hereof:

First—Withdraw in cash the reserve of *Three Thousand and Thirteen and 80/100* Dollars; or

Second—Take paid-up life policy for *Four Thousand Nine Hundred and Thirty* Dollars; or

Third—Receive an annuity of *Two Hundred and Twenty* Dollars on the life of the Insured.

In addition to the above, the Bonus then to be apportioned hereto may be

First—Withdrawn in cash; or

Second—Applied to purchase additional paid-up insurance; or

Third—Used to increase the annuity on the life of the Insured.

N. B.—If the total paid-up insurance exceeds the amount of the policy, evidence satisfactory to the Company that the Insured is in good health and insurable condition will be required. If the Insured elects to continue this policy, he may withdraw the bonus in cash, or use it to purchase either paid-up insurance or annuity.

X. FREEDOM OF TRAVEL AND OCCUPATION.—This policy contains no restriction upon the Insured, in respect either of travel, residence or occupation, excepting always, that if within one year from the date hereof the Insured shall go within the tropics, or north of the parallel of 60th degree, north latitude, or engage in military or naval service in time of war, without written permission signed by the President and Secretary of the Company being first obtained, the liability of the Company in case of death of the Insured shall be limited to the return of the premiums actually paid hereon.

XI. INDISPUTABILITY.—After one year from the date of issue, this policy shall not be disputed, provided the premiums are duly paid.

APPLICATION.

It is hereby declared and agreed: First. That all the statements and answers in this application are hereby warranted to be true, full and complete; that this application and declaration shall, with the policy herein applied for, and the benefits and conditions and notice contained therein, be the sole basis of the contract between me and the company, and shall be binding on all parties in interest under such policy; and no information or statement, unless contained in this application, made, given, received or acquired, by any person at any time shall be binding on the company; and that the policy to be issued hereon shall take effect only upon payment of the first premium, and delivery of the policy, during my lifetime, sound health and insurable condition. Second. That only the president, together with the secretary or the actuary, shall have the power to alter or waive the policy or any condition thereof. Third. That in any distribution of

bonus, profit or surplus, the company's method and determination of the amount to be apportioned to any policy issued hereon is hereby ratified and accepted. Fourth. That the whole or any part of the risk herein proposed may be reinsured. Fifth. I hereby expressly waive all provisions of law forbidding any physician or surgeon from disclosing any information acquired while attending me in a professional capacity. Sixth. In the event of my death by self-destruction, sane or insane, or as the result of the use of narcotics or stimulants, within one year after date of any policy that may issue hereon, the liability of the company shall only be for the return of the premiums paid thereunder.

TABLE OF COMMUTED VALUES.

Showing value at which unpaid instalments may be commuted, on the basis of \$1,000 of Insurance.

Number of Instalments Unpaid.	Value on each \$1,000 of Insurance.					Number of Instalments Unpaid.	Value on each \$1,000 of Insurance.		
	10 Instal- ment.	15 Instal- ment.	20 Instal- ment.	25 Instal- ment.	30 Instal- ment.		20 Instal- ment.	25 Instal- ment.	30 Instal- ment.
3	\$224	\$160	\$128	\$109	\$89	16	\$842	\$721	\$640
4	332	237	190	162	145	17	883	755	671
5	438	311	249	213	190	18	922	789	701
6	537	384	307	263	233	19	960	822	730
7	636	454	368	311	276	20	1,000	854	759
8	730	523	418	357	318	21	.....	884	788
9	823	588	471	403	358	22	.....	914	819
10	913	652	523	447	397	23	.....	943	838
11	1,000	714	562	489	435	24	.....	972	863
12	.....	775	620	531	472	25	.....	1,000	888
13	.....	834	667	571	508	26	.....	.....	911
14	.....	891	713	610	542	27	.....	.....	934
15	.....	946	757	648	576	28	.....	.....	957
	.....	1,000	800	685	609	29	.....	.....	978
						30	.....	.....	1,000

ILLUSTRATION:—Policy \$10,000—payable in 20 instalments of \$651.30 each. Entire cash value, before any instalments have been paid, \$10,000. If seven instalments have been paid, the remaining thirteen instalments will have a value of $713 \times 10 = \$7,130$.

NOTICE.

Always notify the company of any change of address.

Agents have no power to modify or change this contract, nor extend time for premium payment, nor waive forfeiture.

All payments are made and premiums due at the home office of the company in New York. For convenience of policy-holders, premiums may be paid to an agent in exchange for the company's regular official renewal receipt.

In any correspondence relating to this policy, be sure to state the policy number, and give your full name and postoffice address.

20-PREMIUMS LIFE SURVIVORSHIP DIVIDEND POLICY.
 No. 900. INCORPORATED 1860. AGE 35.
THE WASHINGTON LIFE INSURANCE CO.
OF THE CITY OF NEW YORK.

AMOUNT \$10,000

PREMIUM, \$368.79.

THIS POLICY OF INSURANCE

Witnesseth, that the Washington Life Insurance Company in consideration of the written and printed application for this Policy which is hereby made a part of this contract, and of the sum of *Three Hundred and Sixty-eight* dollars and *Seventy* cents, to be paid in advance, and of the payment of a like sum on or before the *First* day of *March* in every year thereafter until premiums for *Twenty* years have been duly paid, or until the prior death of the Insured, does insure the life of *George Washington, Jr.*, of *New York*, in the County of *New York*, State of *New York*, in the amount of *Ten Thousand* Dollars.

And the said Company does hereby promise and agree to pay the amount of the said Insurance upon the surrender of this policy, duly receipted at its office in the City of New York, to the Insured's executors, administrators or assigns, subject to the right of the Insured to change the beneficiary; upon receipt at the Home Office of the Company of satisfactory proofs of the death during the continuance of this Policy of the said person whose life is hereby insured.

This Policy is issued and accepted by the Insured upon the conditions and benefits written or printed by the Company on the inside of this Policy, and such conditions and benefits are referred to and accepted by the Insured as part of this contract, and it is agreed that they shall have the same force and effect as if recited at length over the signatures hereto affixed.

In Witness Whereof, the said THE WASHINGTON LIFE INSURANCE COMPANY has, by its President and Secretary, signed and delivered this contract, at the City of New York, this *First* day of *March*, one thousand nine hundred.

G. H. BREWER,
Secretary.

W. A. BREWER, JR.,
President.

No person, except the President, Vice President or Secretary, is authorized to make, alter or discharge contracts, or to waive forfeitures.

CONDITIONS AND BENEFITS.

INCONTESTABILITY.—After one year from the date of its issue in accordance with the warranties and agreements in the application this Policy will then be incontestable except for nonpayment of premiums.

PREMIUMS.—Each premium on this Policy is due and payable at the office of the Company in the City of New York (unless otherwise expressly agreed in writing), or to agents when they produce receipts signed by the President or Secretary.

GRACE IN PAYMENT OF PREMIUMS.—After this Policy shall have been in force three months, thirty days grace will be allowed for the payment of a premium on which interest will be charged at the rate of five per cent per annum for the time during which the premium remains due and unpaid.

AUTOMATIC PAID-UP INSURANCE.—After three full years' premiums have been paid, this Policy, upon the nonpayment of any subsequent premium will become a nonparticipating Policy for Paid-up Insurance for the amount stated in the following table, for the end of the last year for

which complete annual premiums have been paid; provided there be no unpaid loan hereon. The Paid-up Insurance shall be payable at the same time and under the same conditions, except as to payments of premiums and the guarantee of cash values, as the original Policy.

EXTENDED INSURANCE.—After three full years' premiums have been paid, upon the nonpayment of any subsequent premium, within the thirty days of grace, or on satisfactory medical examination within twelve months from the due date of premium, if this Policy be surrendered, the Company will issue in lieu thereof a nonparticipating Policy for Paid-up Insurance for the full amount, to cease after the number of years and months stated in the following table for the end of the last year for which complete annual premiums have been paid; provided there be no unpaid loan hereon.

LOANS.—After this Policy shall have been in force two years the Company will then, or at any subsequent anniversary, the premiums having been duly paid to such anniversary, loan the amount specified in the following table under the terms of the Company's loan agreement then in use, provided the Policy be duly assigned to and deposited with the Company as collateral security for said loan, and that interest at the rate of five per cent per annum on said loan and the full premium for one year shall be paid in advance.

NOTE.—While any beneficiary under this Policy (either by the terms thereof or by assignment) is a minor, no loan can be made by the Company, except for the purpose of paying current premiums, and before the Cash Surrender Value can be paid the interest of such minor must be released by a duly appointed legal guardian.

CASH SURRENDER VALUE.—The Cash Value is the same as the loan value in the subjoined table for the year next preceding.

SURVIVORSHIP DIVIDEND.—It is understood and agreed that if the Insured be living on the *First* day of *March* in the year nineteen hundred and *Twenty* and this Policy be then in force, all premiums having been duly paid to that date, the Company will apportion a Cash Dividend, payable to the Insured but this policy shall not be entitled to any dividend whatever, before that date and the Insured shall then have the privilege of continuing or surrendering this Policy under one of the following

OPTIONS.

1. Receive the cash dividend and continue this Policy, as a Paid-up Policy, for its full amount; unless further payments of premiums are required by its terms after the dividend period.

2. Convert the cash dividend into Paid-up Insurance (evidence of good health to be furnished satisfactory to the Company) and continue this Policy, as a Paid-up Policy, for its full amount; unless further payments of premiums are required by its terms after the dividend period.

3. Receive the cash dividend and surrender this Policy for cash.

4. Convert the cash dividend and the cash value of this Policy into an Annuity, payable to the Insured for life.

NOTE.—Option 2 does not apply in case the total amount of Paid-up Insurance exceeds the Company's limit on a single life.

Should this Policy continue in force under one of the first two options, no further dividend shall be apportioned to it before the termination of each five-year period thereafter.

CHANGE OF BENEFICIARY.—This Policy is issued with the express understanding that the Insured may, providing this Policy has not been assigned, change the beneficiary or beneficiaries at any time during the continuance of this Policy, by filing with the Company a written request, duly acknowledged, accompanied by this Policy; such change to take effect on the endorsement of the same on the Policy by the Company.

GENERAL REGULATIONS.—Proofs of death must be furnished to the Company at the Home Office within one year after the death of the Insured, which proofs shall comprise satisfactory statements establishing the claim. Such statements must comply fully with the Company's terms in use at the time of the death of the Insured.

If this Policy should be assigned, written notice and a duplicate of the assignment shall be given immediately to this Company. Due proof of interest must be produced at the maturity of the Policy.

Any indebtedness to the Company on account of this Policy, including any balance of the current year's premium, will be deducted in any settlement of this Policy or of any benefit thereunder.

TABLE.

For end of	Loan	Auto- matic Paid- up In- sur- ance.	Extended In- surance from date of non- payment of premium.		For end of	Loan	Auto- matic Paid- up In- sur- ance.	Extended In- surance from date of non- payment of premium.	
			Years.	Months.				Years.	Months.
2d Year	\$440	.....	.....	.....	16th Yr	\$5,080	\$8,000	22	0
3d "	680	\$1,500	5	7	17th "	5,490	8,500	22	11
4th "	980	2,000	7	6	18th "	5,860	9,000	24	0
5th "	1,280	2,500	9	8	19th "	6,310	9,500	25	8
6th "	1,570	3,000	10	11	20th "	6,310	10,000	.....	.....
7th "	1,890	3,500	12	6	21st "	6,310	.....	.....	.....
8th "	2,210	4,000	13	10	22d "	6,310	.....	.....	.....
9th "	2,560	4,500	15	2	23d "	6,410	.....	.....	.....
10th "	2,880	5,000	16	4	24th "	6,520	.....	.....	.....
11th "	3,200	5,500	17	5	25th "	6,620	.....	.....	.....
12th "	3,540	6,000	18	5	26th "	6,720	.....	.....	.....
13th "	3,880	6,500	19	4	27th "	6,820	.....	.....	.....
14th "	4,250	7,000	20	3	28th "	6,920	.....	.....	.....
15th "	4,630	7,500	21	1	29th "	7,020	.....	.....	.....

APPLICATION.

On behalf of myself and of any person who shall have or claim any interest in any policy issued under this application, I warrant each of the above answers and the answers made to the Medical Examiner in this application to be full, complete and true; and I agree:

1. That the foregoing "Application," together with the "Answers made to the Medical Examiner," in continuation of and forming a part of the application, shall be a consideration for, and the basis of the contract of the WASHINGTON LIFE INSURANCE COMPANY under any policy issued under this application. 2. That the policy applied for shall be in the form now in use by the Company, and that the contract contained in such policy and in this application shall be construed according to the law of the State of New York, the place of said contract being agreed to be the Home Office of the Company. 3. That in consideration of the provision made for paid-up insurance in the policy for which this is an application, all right or claim for temporary insurance or any other surrender value than that provided in the policy is hereby waived and relinquished, whether required by the statute of any State or not. 4. That for one year after the date of issue of policy, residence or travel in the Torrid Zone, or engagement in any of the following occupations or employments, namely: blasting, mining, submarine labor, aeronautic ascension, Arctic explorations, the manufacture, handling in connection therewith or transportation of inflammable or explosive substances, service upon any railroad train, or in switching or coupling cars, or on any steamboat or other vessel or boat, without the written permission of the Company, or self-destruction while sane or insane, or death in consequence of a duel or criminal violation of law, will render the policy void; that during the continuance of the policy I will not engage in military or naval service in time of war without first obtaining permission of the company and that if ruptured I will continuously wear a suitable truss. 5. That in case of understatement of age, the amount payable shall be the insurance which the actual premium paid would have purchased under the same table of premiums at the true age at the date of this application. 6. That in any distribution of surplus or apportionment of dividend, the principles and methods which may be adopted by the Company for such distribution or apportionment, and its determination of the amount equitably belonging to any policy which may be issued under this application, shall be and are hereby ratified and accepted. 7. That the Company shall incur no liability under this application until it has been received, approved, the policy issued thereon by the Company at the Home Office, and the premium has actually been paid to, and accepted by the Company or its authorized agent during my lifetime and good health. 8. That no suit shall be brought against the Company after two years from the time when the cause of the action shall have arisen, nor after two years from the time of my death.

CALIFORNIA.

Every contract or policy of insurance hereafter made by any person or corporation organized under the laws of this State, or under those of any other State or country with and upon the life of a resident of this State, and delivered within this State, shall contain, unless specifically contracted between the insurer and the insured for tontine insurance or for other paid-up insurance, a stipulation that when, after three full annual premiums shall have been paid on such policy, it shall cease or become void solely by the nonpayment of any premium when due, its entire net reserve, by the American Experience mortality and interest at four and one-half per cent yearly, less any indebtedness to the company on such policy, shall be applied by such company as a single premium, at such company's published rates in force at the date of original policy, but at the age of the insured at time of lapse, either to the purchase of nonparticipating term insurance for the full amount insured by such policy, or upon the written application by the owner of such policy, and the surrender thereof to such company within three months from such nonpayment of premium, to the purchase of a nonparticipating paid-up policy, payable at the time the original policy would be payable if continued in force; both kinds of insurance to be subject to the conditions, except as to payment of premiums, as those of the original policy. It may be provided, however, in such stipulation, that no part of such term insurance shall be due or payable, unless satisfactory proofs of death be furnished to the insuring company within one year after death, and that, if death shall occur within three years after such nonpayment of premium, and during such term of insurance, there shall be deducted from the amount payable the sum of all the premiums that would have become due on the original policy if it had continued in force. If the reserve on endowment policies be more than enough to purchase temporary insurance, as aforesaid, to the end of the endowment term, the excess shall be applied to the purchase of pure endowment insurance, payable at the end of the term; if the insured be then living. If any life insurance corporation or company shall deliver to any person in this State a policy of insurance upon the life of any person residing in this State not in conformity with the provisions of this section, the right of such corporation or company to transact business in this State shall thereupon and thereby cease and determine, and the Insurance Commissioner shall immediately revoke the certificate of such corporation or company authorizing it to do business in this State, and publish such revocation, daily, for the period of two weeks, in two daily newspapers, one published in the city of San Francisco and the other in the city of Sacramento.—Law of 1880.

COLORADO.

All life insurance companies, authorized to transact business in this State, shall provide in their policies that, after three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of the issue of policy, which shall not be less than the full net value of the policy per Actuaries' Experience Table of Mortality, four per cent interest; provided that the application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made.—Sec. 9, chap. 2, law of 1883.

KENTUCKY NONFORFEITURE INSURANCE LAWS.

SECTION 122. All policies hitherto issued by any domestic life insurance company shall be subject to the provisions of law applicable and in force at the date of such issue. No policy of life or endowment assurance hereafter issued by any such company, shall become forfeit or void for nonpayment of premium after, in ordinary insurance two, and in industrial insurance five, full annual premiums in cash, have been paid thereon; but in case of default in the payment of any subsequent premium, then, without any further stipulation or act except as herein provided, such policy shall be binding upon the company for the amount of paid-up insurance which the then net value of the policy and all dividend additions thereon, computed by the rule of section 116, less any indebtedness to the company on account of said policy, and less the surrender charge provided herein, will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original policy contract; and such default shall not change or affect the conditions or terms of the policy, except as regards the payment of premiums and the amount payable thereon: *Provided*, That policies of industrial life companies shall be surrendered to the company, and application for said paid-up policy be made in writing within eight weeks after said default, on blanks obtainable from the company for that purpose. Said surrender charge shall be eight per cent of the insurance value of the policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in section 116. Every such policy subject to the conditions as to policies of industrial life companies as heretofore prescribed, after the payment of, in ordinary insurance two, and in industrial insurance five, full annual premiums thereon, in cash shall have a surrender value, which shall be not less than two-thirds of its net value, computed by the rule of section 116, less any indebtedness to the company on account of the said policy; and its holder may, upon any subsequent anniversary of its issue, surrender the same and claim and recover from the company such surrender value in cash. Upon the surrender, on any anniversary of its issue, of a policy which has become paid-up, by force of the statute upon default in payment of premiums, after two full annual premiums have been paid, the holder shall be entitled to not less than two-thirds of its then net value, computed by the rule of section 116. On policies of industrial insurance on which the weekly premiums are not more than fifty cents each, the surrender value, in all cases, shall be payable in cash. Upon the surrender, on any anniversary of its issue, of a policy which has become paid up, after the payment of five full annual premiums by force of the statute upon default in payment of premium, the holder shall be entitled to not less than two-thirds of its net value, payable in cash. Any condition or stipulation in the policy, or elsewhere, contrary to the provisions of this section, and any waiver of such provisions by the assured, shall be void.

Approved July 1, 1893.

SEC. 116. When the actual funds of any life insurance company doing business in this commonwealth are not of a net cash value equal to its liabilities, counting as such the net value of its policies, which shall be until the 31st day of December, 1895, valued according to the "American Experience" table of mortality, with interest at four and a half per centum per annum, and on and after that day shall be valued according to the "Combined Experience" or "Actuaries" table rate of mortality with interest at four per centum per annum, it shall be the duty of the Insurance Commissioner to give notice to such company and its agents to discontinue issuing new policies within this commonwealth until such time as its funds have become equal to its liabilities, valuing its policies as aforesaid. Any officer or agent who, after such notice has been given, issues a new policy from and on behalf of such company, before its funds have become equal to its liabilities as aforesaid, shall forfeit for each offense not exceeding one thousand dollars.

UNION MUTUAL LIFE IS THE ONLY COMPANY OPERATING UNDER THE MAINE NONFORFEITURE LAW.

"SECTION 91. Every life insurance policy issued after March thirty-one, eighteen hundred and seventy-seven, by any company chartered by this State which may be forfeited for nonpayment of premiums, including all notes given for premiums or loans, or interest thereon, after it has been in force three full years, and which does not provide for a surrender value at least equivalent to the value arising under the terms of this and the following section, is nevertheless continued in force to an extent, and for a period to be determined as follows, to wit: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the combined experience or actuaries' rate of mortality, with interest at the rate of four per cent a year; from such net value there shall be deducted the present value of the differences between the future premiums named in the policy, and the future net premiums on said policy, ascertained according to the rates of mortality and interest aforesaid, in no event, however, to exceed one-fourth of said net value, and in ascertaining said net value, when the premium is payable semiannually or quarterly, there shall be deducted from the net value of the policy, assuming net annual premiums, the net premiums for the unpaid semiannually or quarterly installments for that year, which shall not be considered an indebtedness, but as foreborne premiums; what remains, after deducting any indebtedness to the company on account of the policy, or notes held by the company against the insured, which notes shall be cancelled, shall be considered as a net single premium of temporary insurance, and the term for which it will insure shall be determined according to the age of the party at the time of the lapse of the policy, and the assumptions of mortality and interest aforesaid; but if the policy is an endowment, payable at a time certain, or at death, if it should previously occur, then, if what remains as aforesaid, exceeds the single net premium of temporary insurance for the balance of the endowment term for the full amount of the policy, such excess shall be considered a net single premium for simple endowment, payable only at the same time as the original endowment and in case the insured survives to that time; and the amount thus payable by the company shall be determined according to the age of the party at the time of the lapse of the policy, and the assumptions of mortality and interest aforesaid."

"SECTION 92. If the death of the insured occurs within the term of temporary insurance covered by the value of the policy, as determined in the preceding section, and if no condition of the insurance other than the payment of premiums has been violated by the insured, the company shall pay the amount of the policy, as if there had been no lapse of the premium, anything in the policy to the contrary notwithstanding; provided, however, that notice of the claim and proof of the death shall be submitted to the company in the manner provided by the terms of the policy, within one year after the death; and provided, also, that the company may deduct from the amount insured in the policy the amount compounded at seven per cent a year of the ordinary life premiums at age of issue, that had been foreborne at the time of the death, including the whole year's premium in which the death occurs, not exceeding five in number. But any such company may issue to a resident of any other State or country, a policy conforming to the laws of such State or country and be subject to this and the preceding section."

Approved, March 7, 1882.

LIFE INSURANCE AND NONFORFEITURE RESERVE LAW IN MASSACHUSETTS, ACT OF 1900, CHAPTER 363.

SECTION 1. Section II of Chapter 522 of the acts of the year 1894 is hereby amended by striking out the whole thereof and inserting in place thereof the following:

"SEC. II. He shall each year compute the reserve liability on the 31st day of December of the preceding year, of every company authorized to make insurance on lives in this commonwealth in accordance with the rules following, namely:

"First. The net value on the last day of December of the preceding year of all outstanding policies of life insurance in the company issued before January 1, 1901, shall be computed upon the basis of the Combined Experience or Actuaries' Table of Mortality, with interest at 4 per cent per annum.

"Second. The net value on the last day of December of the preceding year of all outstanding policies of life insurance issued after December 31, 1900, shall be computed upon the basis of the American Experience Table of Mortality, with interest at $3\frac{1}{4}$ per cent per annum; provided, however, that any such life insurance company may at any time elect to reserve upon a 3 per cent basis, and thereupon its policies issued upon such reserve shall be computed upon the basis of the American Experience Table of Mortality, with interest at 3 per cent per annum.

"Third. When the actual premium charged for an insurance is less than the net premium for such insurance computed according to its respective tables of mortality and rate of interest aforesaid, in every such case the company shall also be charged with the value of an annuity, the amount of which shall equal the difference between the premium charged and that required by the rules above stated and the term of which in years shall equal the number of future annual payments due on the insurance at the date of the valuation.

"Fourth. The aggregate net value so ascertained of all the policies of any such company shall be deemed its reserve liability, to provide for which it shall hold funds in secure investments of an amount equal to such net value above all its other liabilities."

* * * * *

SEC. 2. Section 75 of Chapter 522 of the acts of the year 1899 is hereby amended by striking out the whole thereof and inserting in place thereof the following:

"SEC. 75. The directors of any domestic life insurance company out of the funds remaining after providing for the reserve required under Section 11, and for all other liabilities, may, from time to time, make to policy-holders, not in arrears, distributions of surplus not inconsistent with the terms of their policies.

"Such distributions to policy-holders shall be made upon the contribution to surplus plan."

SEC. 3. Section 76 of Chapter 522 of the acts of the year 1894 is hereby amended by striking out the whole thereof and inserting in place thereof the following:

SEC. 76. All policies issued prior to January 1, 1901, by any domestic life insurance company shall be subject to the provisions of law limiting forfeiture applicable and in force at the date of their issue. No policy of life or endowment insurance issued after December 31, 1900, by any such company, shall become forfeit or void for nonpayment of premium after three full annual premiums have been paid thereon; but in case of default in the payment of any subsequent premiums, then, without any further stipulation or act, such policy shall be binding upon the company for the amount of paid-up insurance which the then net value of the policy and all dividend additions thereon, computed by the rule of Section 11, less any indebtedness to the company on account of said policy, and less the surrender charge provided herein, will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original policy contract; and such default shall not change or affect the conditions or terms of the policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be (unless fixed at a smaller rate by the policy) 5 per cent of the present value of the future net premiums at the date of default, which by its terms said policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in Section 11. But any company may contract with its policy-holders to furnish, in lieu of the paid-up insurance provided for in this section, any other form of life insurance lawful in this commonwealth of not less value. Every such paid-up policy shall have a cash surrender value which shall be its net value, less any indebtedness to the company on account of said policy, and every such paid-up policy, which, by its own terms, has become paid up, shall have a cash surrender value which shall be its net value, less 5 per cent of one net premium, and the holder of every paid-up policy may, upon any anniversary of its issue, surrender the same and claim and recover from the company such surrender value in cash. But no surrender of a policy shall be made without the written assent of the person to whom the policy is made payable. On policies of prudential or industrial insurance on which the weekly premiums are not more than 50 cents each, the surrender value shall in all cases be payable in cash, which shall be a legal claim for not more than two years from the date of lapse. Any condition or stipulation in the policy or elsewhere contrary to the provisions of this section, and any waiver of such provisions by the insured shall be void."

SEC. 4. All acts and parts of acts inconsistent herewith, excepting Chapter 229 of the acts of the year 1899, are hereby repealed.

SEC. 5. This act shall take effect upon its passage.

EXTRACT FROM MICHIGAN INSURANCE LAWS.

§ 4282, Sec. 17. No policy of insurance on life issued after this act shall take effect, by any company organized under the laws of this State, shall be forfeited or become void by the non-payment of any premium thereon, after the third, any further than as follows: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the American Experience Table rate of mortality with interest at four (4) per centum per annum. A surrender charge shall be first deducted from such net value on the following basis, to wit: From policies that have paid three full years' premiums forty (40) per cent, from policies that have paid four full years' premiums thirty-six (36) per cent, from policies that have paid five full years' premiums: thirty-two (32) per cent, and so on in like manner, decreasing the discount four (4) per centum for each full year's premium paid, until the discount is exhausted, when no surrender charge shall be made. After deducting the surrender charge from the net value, the remainder shall be considered a net single premium of whole life non-participating insurance and the amount it will insure shall be determined according to the age of the party at the time when the unpaid premium became due, and the assumptions aforesaid in regard to rate of interest and table of mortality. In case of any indebtedness on any policy, such indebtedness shall be first deducted from the net value remaining after deducting the discount, and the remainder, if any, shall be used as the net single premium as aforesaid.

MISSOURI NONFORFEITURE LAW.

SEC. 5855. WHEN SUICIDE NO DEFENSE. In all suits upon policies of insurance on life hereafter issued by any company doing business in this state, it shall be no defense that the insured committed suicide, unless it shall be shown to the satisfaction of the court or jury trying the cause, that the insured contemplated suicide at the time he made his application for the policy, and any stipulation in the policy to the contrary shall be void. (R. S. 1879, § 5982—j.)

(j) Death in consequence of violation of law, cannot recover. 5 M. A. 236. But if killed in self-defense, can. 39 Mo. 122; 19 Mo. 506; 18 Mo. 109.

SEC. 5856. POLICIES NON-FORFEITABLE, WHEN. No policies of insurance on life hereafter issued by any life insurance company authorized to do business in this State, on and after the first day of August, A. D. 1879, shall, after payment upon it of two full annual premiums, be forfeited or become void by reason of the non-payment of premium thereon, but it shall be subject to the following rules of commutation, to-wit: The net value of the policy, when the premium becomes due and is not paid, shall be computed upon the American experience table of mortality, with four and one-half per cent interest per annum, and after deducting from three-fourths of such net value any notes or other indebtedness to the company, given on account of past premium payments on said policy issued to the insured, which indebtedness shall then be cancelled, the balance shall be taken as a net single premium for temporary insurance for the full amount written in the policy, and the term for which such temporary insurance shall be in force shall be determined by the age of the person whose life is insured at the time of default of premium and the assumption of mortality and interest aforesaid; but if the policy shall be an endowment, payable at a certain time, or at death if it should occur previously, then if what remains as aforesaid shall exceed the net single premium of temporary insurance for the remainder of the endowment term for the full amount of the policy, such excess shall be considered as a net single premium for a pure endowment of so much as such premium will purchase, determined by the age of the insured at date of defaulting the payment of premium on the original policy, and the table of mortality and interest as aforesaid, which amount shall be paid at end of the original term of endowment, if the insured shall then be alive. (R. S. 1879, § 5983.)

SEC. 5857. A PAID-UP POLICY MAY BE DEMANDED, WHEN.—At any time after the payment of two or more full annual premiums, and not later than sixty days from the beginning of the extended insurance provided in the preceding section, the legal holder of the policy may demand of the company, and the company shall issue, its paid-up policy, which in case of an ordinary life policy, shall be for such an amount as the net value of the original policy at the age and date of lapse, computed according to the actuaries' or combined experienced table of mortality, with interest at the rate of four per cent per annum, without deduction of indebtedness on account of said policy, will purchase, applied as a single premium upon the table rates of the company; and in case of a limited payment life policy, or of a continued payment endowment policy, payable at a certain time, or at death, it shall be for an amount bearing such proportion to the amount of the original policy as the number of complete annual premiums actually paid shall bear to the number of such annual premiums stipulated to be paid: *Provided*, that from such amount the company shall have the right to deduct the net reversionary value of all indebtedness to the company on account of such policy; and *provided further*, that the policy-holder shall, at the time of making demand for such paid-up policy, surrender the original policy, legally discharged, at the parent office of the company (R. S. 1879, § 5984. Amended—k.)

(k) Demand for paid-up policy to be made within time specified. 5 M. A.

SEC. 5858. RULE OF PAYMENT ON COMMUTED POLICY.—If the death of the insured occur within the term of temporary insurance covered by the value of the policy as determined in section 5856, and if no condition of the insurance other than the payment of premiums shall have been violated by the insured, the company shall be bound to pay the amount of the policy, the same as if there had been no default in the payment of premium, anything in the policy to the contrary notwithstanding: *Provided, however*, that notice of the claim and proof of the death shall be submitted to the company in the same manner as provided by the terms of the policy within ninety days after the decease of the insured; and *provided also* that the company shall have the right to deduct from the

amount insured in the policy the amount compounded at six per cent interest per annum of all the premiums that had been forborne at the time of the decease, including the whole of the year's premium in which the death occurs, but such premiums shall in no case exceed the ordinary life premium for the age at issue, with interest as last aforesaid. (R. S. 1879, § 5985.)

SEC. 5859. THE FOREGOING PROVISIONS NOT APPLICABLE, WHEN.—The three preceding sections shall not be applicable in the following cases, to wit: If the policy shall contain a provision for an unconditional cash surrender value at least equal to the net single premium for the temporary insurance provided hereinbefore, or for the unconditional commutation of the policy to non-forfeitable paid-up insurance for which the net value shall be equal to that provided for in section 5857, or if the legal holder of the policy shall, within sixty days after default of premium, surrender the policy and accept from the company another form of policy or if the policy shall be surrendered to the company for a consideration adequate in the judgment of the legal holder thereof, then, and in any of the foregoing cases, this act shall not be applicable. (R. S. 1879, § 5986.)

THE NONFORFEITURE LAW OF MISSOURI AMENDED.

The people of Missouri are to be congratulated that the question which has been a vexatious one for several years has been settled by an amendment to the Missouri nonforfeiture law. The new act will be found with others passed at the late session. Its effect will be to confirm to the companies the right of making the usual provision for nonforfeiture after three years, upon their own volition, or under the statutes of the States of their organization. The amendment is equitable, and therefore just. Meantime the law retains the "two years" provision as applicable to our home companies. If they do not use the advertising advantage there is in the shorter period as more favorable to their policy holders than the nonforfeiture feature in all other contracts, except those of the Massachusetts and New Jersey companies, they will not know a good thing when they use it.—Missouri report of Superintendent of Insurance, 1896.

NEW JERSEY NONFORFEITURE LAWS.

1. Whenever any policy of life insurance hereafter issued by any domestic life insurance corporation of this State, after being in force three full years, shall, by its terms, lapse or become forfeited for the nonpayment of any premium or any note given for a premium or loan made in cash on such policy as security, or of any interest on such note or loan, the net reserve on such policy, including existing dividend additions, computed according to the American Experience Table of Mortality at the rate of four and one-half per centum per annum, shall, on demand made in writing, with the surrender of the policy within three months after such lapse or forfeiture, be taken as a single premium of life insurance at the published rates of the corporation at the time the policy was issued, and shall be applied, as shall have been agreed in the application or policy, either to continue the insurance of the policy in force at its full amount, including dividend additions, so long as such single premium will purchase temporary insurance for that amount at the age of the insured at the time of the lapse or forfeiture, or to purchase upon the same life, at the same age, paid-up insurance, payable at the same time and under the same conditions, except as to payments of premiums, as the original policy; if no such agreement be expressed in the application or policy, such single premium may be applied in either of the modes above specified, at the option of the owner of the policy, notice of such option to be contained in the demand heretofore required to be made to prevent the forfeiture of the policy.

2. If there be any indebtedness on the policy which has been acknowledged by the assured in writing, such indebtedness shall be paid off in cash before the provisions of this act shall be applicable to the policy.

3. The net value of the insurance given for such single premium under this act, computed according to the American Experience Table of Mortality, with interest at the rate of four and one-half per centum per annum, shall in no case be less than two-thirds of the entire reserve, computed according to the rule prescribed in this act; but such insurance shall not participate in the profits of the corporation.

4. If the reserve upon any endowment policy applied according to the provisions of this act as a single premium of temporary insurance be more than sufficient to continue the insurance to the end of the endowment term named in the policy, and if the insured survive that term, the excess shall be paid in cash at the end of such term, on the conditions on which the original policy was issued.

5. Any policy issued by any insurance company of this State shall be incontestable after two years from its date of issue, provided all due premiums have been paid, except that such policy may be adjusted for misstatement of age in the application for original policy.

6. On policies of prudential or industrial insurance, the paid-up value of which, in accordance herewith, shall be less than fifty dollars, it shall be optional with the company issuing such policy to pay to the legal holder or holders thereof the cash equivalent, and upon such payment the company shall be absolutely released from all further claims or demands whatsoever under or by reason of said policy, which shall thereupon be canceled.

7. The provisions of this act shall not apply to policies issued on the lives of persons under twelve years of age until three years after such persons shall attain that age.

8. All acts or parts of acts inconsistent with this act be, and the same are hereby repealed.—Act of 1896.

INSURANCE LAWS OF NEW YORK, 1892, CHAPTER 690.

§ 88. SURRENDER VALUE OF LAPSED OR FORFEITED POLICIES.—When- ever any policy of life insurance issued after January first, eighteen hundred and eighty, by any domestic life insurance corporation after being in force three full years, shall, by its terms, lapse or become forfeited for the non- payment of any premium or any note given for a premium or loan made in cash on such policy as security, or of any interest on such note or loan, the reserve on such policy computed according to the American Experience Table of Mortality at the rate of four and one-half per cent per annum shall, on demand made, with surrender of the policy within six months after such lapse or forfeiture, be taken as a single premium of life insurance at the published rates of the corporation at the time the policy was issued, and shall be applied, or shall have been agreed in the application or policy, either to continue the insurance of the policy in force at its full amount so long as such single premium will purchase temporary insurance for that amount at the age of the Insured at the time of the lapse or forfeiture, or to purchase upon the same life at the same age paid-up insurance payable at the same time and under the same conditions, except as to payments of premiums, as the original policy. If no such agreement be expressed in the application or policy, such single premium may be applied in either of the modes above specified, at the option of the owner of the policy, notice of such option to be contained in the demand hereinbefore required to be made to prevent the forfeiture of the policy.

The reserve hereinbefore specified shall include dividend additions calculated at the date of the failure to make any of the payments above described, according to the American Experience Table of Mortality, with interest at the rate of four and one-half per cent per annum, after deducting any indebtedness of the Insured on account of any annual or semi-annual or quarterly premium then due, and any loan made in cash on such policy, evidence of which is acknowledged by the Insured in writing.

The net value of the insurance given for such single premium under this section, computed by the standard of this State, shall in no case be less than two-thirds of the entire reserve, computed according to the rule pre- scribed in this section after deducting the indebtedness as specified; but such insurance shall not participate in the profits of the corporation.

If the reserve upon any endowment policy applied according to the pro- visions of this section as a single premium of temporary insurance be more than sufficient to continue the insurance to the end of the endowment term named in the policy, and if the Insured survive that term, the excess shall be paid in cash at the end of such term, on the conditions on which the original policy was issued.

This section shall not apply to any case where the provisions of the section are specifically waived in the application and notice of such waiver is written or printed, in red ink on the margin of the face of the policy when issued. Approved by the Governor, May 18, 1892.

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE. (Payable as an Endowment at 85.)						ENDOWMENT. Continuous Annual Premiums.						10 Year Renewable Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment. Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	
20	\$19 50	\$44 14	\$33 84	\$28 07	\$16 67	\$102 04	\$65 75	\$48 04	\$37 78	\$31 28	\$26 95	\$12 20	20
21	19 89	44 86	33 87	28 52	16 88	102 08	65 79	48 10	37 86	31 38	27 07	12 50	21
22	20 29	45 60	34 42	28 98	17 26	102 11	65 84	48 16	37 94	31 48	27 20	12 82	22
23	20 72	46 37	35 00	29 46	17 61	102 16	65 90	48 23	38 08	31 60	27 35	13 16	23
24	21 17	47 17	35 59	29 96	18 03	102 20	65 96	48 31	38 18	31 72	27 51	13 52	24
25	21 64	48 00	36 21	30 48	18 42	102 25	66 02	48 39	38 24	31 86	27 69	13 90	25
26	22 13	48 87	36 85	31 02	18 80	102 31	66 10	48 49	38 36	32 02	27 89	14 30	26
27	22 65	49 76	37 52	31 58	19 15	102 37	66 18	48 59	38 49	32 19	28 10	14 72	27
28	23 20	50 68	38 21	32 16	19 53	102 43	66 26	48 70	38 64	32 37	28 34	15 16	28
29	23 77	51 64	38 98	32 77	19 99	102 51	66 36	48 83	38 80	32 58	28 60	15 62	29
30	24 38	52 62	39 67	33 40	20 46	102 59	66 47	48 97	38 97	32 80	28 88	16 10	30
31	25 02	53 65	40 44	34 06	21 13	102 67	66 59	49 12	39 17	33 05	29 20	16 61	31
32	25 69	54 71	41 24	34 74	21 81	102 77	66 71	49 28	39 38	33 32	29 54	17 15	32
33	26 39	55 80	42 07	35 45	22 47	102 88	66 85	49 46	39 61	33 62	29 92	17 72	33
34	27 14	56 94	42 94	36 19	23 14	103 00	67 01	49 67	39 87	33 94	30 33	18 33	34
35	27 92	58 11	43 88	36 96	23 81	103 18	67 18	49 89	40 15	34 30	30 79	18 98	35
36	28 75	59 32	44 76	37 76	24 52	103 27	67 36	50 13	40 46	34 70	31 28	19 65	36
37	29 63	60 58	45 72	38 60	25 26	103 43	67 57	50 39	40 80	35 14	31 83	20 35	37
38	30 55	61 88	46 72	39 48	26 01	103 60	67 80	50 69	41 18	35 62	32 49	21 13	38
39	31 53	63 22	47 76	40 39	26 75	103 79	68 05	51 01	41 59	36 14	33 09	21 95	39
40	32 56	64 61	48 84	41 34	27 59	104 00	68 32	51 37	42 05	36 72	33 81	22 81	40
41	33 65	66 04	49 96	42 34	28 75	104 23	68 63	51 76	42 55	37 36	.....	23 73	41
42	34 81	67 53	51 13	43 38	30 05	104 48	68 95	52 19	43 11	38 06	.....	24 72	42
43	36 03	69 06	52 34	44 47	31 69	104 76	69 38	52 66	43 72	38 84	.....	25 78	43
44	37 32	70 58	53 61	45 62	33 46	105 06	69 78	53 19	44 40	39 68	.....	26 91	44
45	38 70	72 29	54 98	46 82	35 44	105 40	70 18	53 77	45 14	40 61	.....	28 11	45
46	40 15	73 99	56 30	48 09	37 62	105 77	70 67	54 41	45 96	.....	.....	29 38	46
47	41 70	75 75	57 78	49 48	39 91	106 18	71 21	55 12	46 87	.....	.....	30 72	47
48	43 34	77 57	59 23	50 84	42 60	106 63	71 80	55 90	47 87	.....	.....	32 15	48
49	45 09	79 46	60 80	52 33	45 40	107 13	72 46	56 76	48 97	.....	.....	33 67	49
50	46 95	81 41	62 45	53 91	48 40	107 67	73 20	57 72	50 19	.....	.....	35 28	50
51	48 93	83 44	64 18	55 59	51 60	108 27	74 01	58 78	.....	.....	.....	36 98	51
52	51 04	85 55	66 00	57 88	55 01	108 94	74 91	59 96	.....	.....	.....	38 78	52
53	53 30	87 75	67 92	59 28	58 62	109 68	75 91	61 26	.....	.....	.....	40 69	53
54	55 70	90 04	69 96	61 32	62 44	110 50	77 02	62 71	.....	.....	.....	42 73	54
55	58 28	92 43	72 11	63 50	66 45	111 42	78 26	64 31	.....	.....	.....	44 90	55
56	61 04	94 93	74 40	65 85	70 65	112 44	79 64	.....	.....	.....	.....	.....	56
57	64 00	97 56	76 85	68 37	75 01	113 58	81 18	.....	.....	.....	.....	.....	57
58	67 17	100 33	79 46	71 08	80 54	114 86	82 89	.....	.....	.....	.....	.....	58
59	70 58	103 24	82 26	74 01	85 21	116 28	84 80	.....	.....	.....	.....	.....	59
60	74 25	106 32	85 25	77 17	90 99	117 87	86 91	.....	.....	.....	.....	.....	60

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

**Largest Amount of Insurance we will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance.**

ENDOWMENT INSURANCE TABLE.

NONPARTICIPATING PREMIUM RATES.																	
10 Annual Pre- miums. Policy Payable at Death or at the Expiration of the following terms:						Elective Endowment (Contract extends to age 85).			Elective Endow- ment Annuity. Continuous Annual Premiums. Death Claims Payable in			Elective Endow- ment Annuity.			Life and Income. 20 Annual Premiums.		
Age.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Continuous An- nual Premiums.	10 Annual Premiums.	20 Annual Premiums.	10 Annual Installments.	15 Annual Installments.	20 Annual Installments.	10 Premiums. 10 Installments.	15 Premiums. 15 Installments.	20 Premiums. 20 Installments.	Income Com- mencing at Age 55	Income Com- mencing at Age 60	Income Com- mencing at Age 65
20	91 04	79 20	69 67	62 07	56 10	14 54	35 10	21 57	12 48	11 54	10 70	30 15	27 84	25 82	35 55	29 63	26 12
21	91 09	79 26	69 76	62 16	56 23	14 87	35 69	21 95	12 77	11 80	10 93	30 65	28 31	26 25	36 58	30 37	26 61
22	91 14	79 33	69 87	62 25	56 36	15 22	36 31	22 34	13 07	12 07	11 18	31 18	28 80	26 60	37 66	31 15	27 14
23	91 19	79 41	69 98	62 35	56 49	15 59	36 96	22 75	13 38	12 35	11 45	31 73	29 30	27 15	38 79	31 97	27 71
24	91 25	79 50	70 10	62 45	56 62	15 98	37 63	23 18	13 71	12 65	11 73	32 30	29 82	27 63	39 97	32 83	28 32
25	91 32	79 59	70 24	62 55	56 75	16 39	38 33	23 62	14 06	12 97	12 02	32 89	30 36	28 13	41 21	33 73	28 97
26	91 40	79 70	70 39	63 05	57 02	16 81	39 06	24 08	14 43	13 31	12 33	33 51	30 93	28 65	42 51	34 67	29 66
27	91 48	79 81	70 55	63 15	57 39	17 25	39 82	24 56	14 81	13 66	12 65	34 15	31 52	29 19	43 84	35 65	30 39
28	91 57	79 94	70 73	63 25	58 18	17 72	40 60	25 07	15 21	14 03	12 99	34 82	32 13	29 76	45 22	36 78	31 16
29	91 67	80 08	70 93	63 35	58 56	18 22	41 41	25 60	15 63	14 42	13 35	35 51	32 77	30 33	46 83	37 76	31 97
30	91 77	80 23	71 15	64 45	59 38	18 75	42 26	26 15	16 07	14 83	13 73	36 23	33 43	30 96	48 41	38 89	32 82
31	91 89	80 39	71 38	64 59	59 48	19 30	43 14	26 73	16 54	15 26	14 13	36 98	34 19	31 69	50 07	40 08	33 71
32	92 02	80 56	71 64	65 18	60 02	19 88	44 06	27 33	17 04	15 72	14 56	37 70	34 81	32 25	51 82	41 33	34 64
33	92 17	80 78	71 93	65 28	60 46	20 50	45 01	27 95	17 57	16 21	15 06	38 57	35 58	32 93	53 66	42 64	35 61
34	92 32	81 00	72 24	65 38	61 05	21 15	45 99	28 60	18 13	16 72	15 47	39 41	36 35	33 64	55 60	44 02	36 63
35	92 50	81 24	72 58	65 48	61 68	21 84	47 01	29 28	18 72	17 26	15 97	40 28	37 15	34 38	57 65	45 48	37 70
36	92 69	81 51	72 95	65 58	62 37	22 57	48 07	30 00	19 34	17 83	16 50	41 18	37 98	35 15	.....	47 02	38 83
37	92 90	81 80	73 36	66 24	63 12	23 34	49 17	30 75	19 99	18 49	17 05	42 11	38 84	35 94	.....	48 64	40 02
38	93 13	82 12	73 81	67 85	63 93	24 15	50 31	31 53	20 68	19 06	17 64	43 08	39 79	36 76	.....	50 34	41 27
39	93 38	82 47	74 30	68 52	64 56	25 00	51 50	32 34	21 40	19 73	18 26	44 09	40 66	37 62	.....	52 12	42 58
40	93 66	82 85	74 84	69 25	65 74	25 90	52 73	33 19	22 17	20 44	18 92	45 14	41 62	38 51	.....	54 00	43 96
41	93 97	83 28	75 42	70 04	.....	26 85	54 00	34 08	22 99	21 19	19 61	46 23	42 62	39 43	.....	.....	45 42
42	94 31	83 74	76 07	70 90	.....	27 87	55 32	35 02	23 86	21 99	20 35	47 36	43 66	40 39	.....	.....	46 96
43	94 68	84 25	76 77	71 84	.....	28 94	56 69	36 00	24 78	22 84	21 13	48 53	44 73	41 38	.....	.....	48 59
44	95 08	84 80	77 53	72 85	.....	30 08	58 11	37 04	25 75	23 74	21 95	49 74	45 84	42 41	.....	.....	50 33
45	95 53	85 42	78 37	73 94	.....	31 29	59 58	38 13	26 78	24 68	22 83	50 99	47 00	43 48	NOTE.—Policies are also written on this plan upon which the Income begins at Age 70 and 75.		
46	96 02	86 09	79 28	.....	.....	32 57	61 10	39 27	27 87	25 69	23 76	52 29	48 20	44 58			
47	96 56	86 82	80 27	.....	.....	33 92	62 68	40 47	29 03	26 76	24 75	53 64	49 45	45 73			
48	97 16	87 63	81 35	.....	.....	35 36	64 32	41 74	30 26	27 90	25 80	55 05	50 74	46 93			
49	97 81	88 52	82 62	.....	.....	36 89	66 03	43 08	31 57	29 10	26 92	56 51	52 09	48 18			
50	98 53	89 49	83 80	.....	.....	38 52	67 60	44 49	32 97	30 29	28 11	58 09	53 49	49 48	.....	
51	99 33	90 55	.....	.....	.....	40 25	69 64	45 99	34 45	31 76	29 38	59 60	54 94	50 83			
52	100 21	91 71	.....	.....	.....	42 09	71 55	47 58	36 03	33 22	30 73	61 24	56 45	52 23			
53	101 19	92 99	.....	.....	.....	44 06	73 59	49 27	37 71	34 77	32 17	62 95	58 03	53 69			
54	102 25	94 30	.....	.....	.....	46 16	75 59	51 06	39 51	36 43	33 71	64 73	59 67	55 21			
55	103 45	95 94	.....	.....	.....	48 39	77 75	52 97	41 43	38 20	35 35	66 59	61 30	56 80	.....	
56	104 77	.....	.....	.....	.....	50 77	80 00	55 01	43 48	40 10	37 11	68 53	63 19	58 47			
57	106 24	.....	.....	.....	.....	53 32	82 35	57 20	45 68	42 13	38 99	70 55	65 07	60 22			
58	107 88	.....	.....	.....	.....	56 04	84 80	59 54	48 03	44 30	41 01	72 67	67 04	62 06			
59	109 68	.....	.....	.....	.....	58 96	87 37	62 04	50 54	46 63	43 18	74 90	69 11	64 00			
60	111 69	.....	.....	.....	.....	62 10	90 08	64 73	53 25	49 14	45 51	77 25	71 29	66 04	.....	

Largest Amount of Insurance it will write on one Life, \$10,000.
PREMIUMS FOR EACH \$1,000 INSURANCE (Participating).

Age at Issue.	LIFE.					ENDOWMENTS.			Life with Return Premiums.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	Continuous Annual Premiums.	10 Years.	15 Years.	20 Years.	Life, 50 per cent Return.	Life, 100 per cent Return.	10-Year Bond, 100 per cent Return, 25-Year Settlement.	20-Year Bond, 100 per cent Return.	10-Year Renewable Term.
15	838 50	229 15	224 70	.....	.....	.....	.....	.....	.....	.....	43 10	27 10	.....
16	39 25	29 70	25 20	.....	.....	.....	.....	.....	.....	.....	44 05	27 70	.....
17	40 00	30 30	25 70	44 00	28 30
18	40 80	30 90	26 20	44 00	28 90
19	41 60	31 50	26 75	44 00	29 50
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Notes.—Ordinary Life Continuous Instalment Premium rates are the same as used by the Equitable and Mutual Life of New York.

Ages 15 to 25 the rate is the same as at age 25 when no rate is given under age 25.

For semi-annual premiums add 4 per cent.

For quarterly premiums add 6 per cent.

Largest Amount of Insurance it will write on one Life, \$10,000.
PREMIUMS FOR EACH \$1,000 INSURANCE. (Participating.)

Age.	LIFE.						Endowments Maturing in Years Specified or at Previous Death.			
	Ordinary Life.	Renewal Rates on Reducing Premium Life.	10 Premiums.	15 Premiums.	20 Premiums.	Single Premium Rates.	10 Years.	15 Years.	20 Years.	10-Year Accumulating Term.
	Reducing Premium Life 1st Year.									
	1 Year Term.									
21	\$18 60	\$15 04	\$44 00	\$32 64	\$27 15	\$359 52	\$89 20	\$57 91	\$42 53	\$12 40
22	19 10	15 38	44 97	33 33	27 72	366 80	89 93	58 15	42 77	12 53
23	19 50	15 74	45 56	33 82	28 15	371 98	90 06	58 28	42 91	12 67
24	20 00	16 11	46 72	34 47	28 70	378 82	90 28	58 49	43 13	12 81
25	20 50	16 51	47 26	35 11	29 24	385 46	90 46	58 69	43 34	12 97
26	21 00	16 92	48 07	35 72	29 76	391 86	90 64	58 87	43 53	13 14
27	21 50	17 36	48 86	36 32	30 27	398 01	90 81	59 04	43 71	13 31
28	22 10	17 51	49 84	37 06	30 90	405 76	91 06	59 30	43 98	13 49
29	22 70	18 28	50 79	37 78	31 52	413 19	91 29	59 53	44 24	13 68
30	23 30	18 79	51 70	38 48	32 12	420 33	91 50	59 75	44 48	13 88
31	24 00	19 32	52 80	39 34	32 84	428 93	91 79	60 05	44 80	14 09
32	24 70	19 87	53 85	40 12	33 53	437 14	92 06	60 33	45 11	14 30
33	25 50	20 46	55 08	41 06	34 34	446 76	92 41	60 69	45 51	14 53
34	26 30	21 08	56 25	41 96	35 13	455 91	92 73	61 03	45 89	14 78
35	27 10	21 74	57 38	42 83	35 90	464 60	93 02	61 35	46 25	15 06
36	28 00	22 43	58 66	43 82	36 77	474 54	93 39	61 75	46 71	15 37
37	29 00	23 16	60 09	44 93	37 75	486 58	93 83	62 23	47 25	15 72
38	30 00	23 93	61 45	46 00	38 70	496 02	94 24	62 69	47 77	16 11
39	31 10	24 75	62 95	47 18	39 75	507 46	94 73	63 23	48 33	16 59
40	32 20	25 62	64 40	48 31	40 77	518 19	95 19	63 75	48 98	17 12
41	33 40	26 54	65 92	49 55	41 89	529 76	95 73	64 35	49 66	17 72
42	34 70	27 52	67 59	50 88	43 10	542 05	96 35	65 03	50 44	18 40
43	36 10	28 56	69 36	52 31	44 40	555 00	97 04	65 80	51 30	19 16
44	37 50	29 67	71 04	53 68	45 66	566 96	97 70	66 54	52 15	20 01
45	39 10	30 84	73 00	55 28	47 14	580 91	98 53	67 46	53 19	20 94
46	40 70	32 09	74 87	56 82	48 57	593 81	99 33	68 36	54 21	21 95
47	42 50	33 43	76 99	58 57	50 21	608 47	100 30	69 44	55 43	23 05
48	44 40	34 85	79 17	60 39	51 93	623 33	101 33	70 59	56 73	24 23
49	46 40	36 36	81 41	62 28	53 73	638 92	102 42	71 81	58 13	25 52
50	48 50	37 97	83 70	64 24	55 61	653 32	103 57	73 12	59 62	26 92
51	50 80	39 68	86 20	66 38	57 67	669 49	104 88	74 60	61 30	28 44
52	53 30	41 51	88 89	68 70	59 93	686 72	106 36	76 25	63 18	30 10
53	56 90	43 46	91 59	71 07	62 26	703 50	107 88	77 99	65 16	31 92
54	58 70	45 54	94 46	73 61	64 77	721 01	109 56	79 90	67 34	33 89
55	61 60	47 76	97 33	76 19	67 37	737 84	111 30	81 90	69 62	35 05
56	64 80	50 13	100 50	79 06	70 25	756 22	113 29	84 18	72 34	36 38
57	68 20	52 68	103 79	82 09	73 82	774 68	115 45	86 64	75 00	40 94
58	71 80	55 37	107 21	85 28	76 58	793 10	117 75	89 29	78 00	43 73
59	75 70	58 27	110 88	88 73	80 13	812 34	120 32	92 23	81 32	46 78
60	79 90	61 36	114 78	92 45	83 97	832 16	123 13	95 46	84 95	50 09
61	84 30	64 68	118 77	No original policy will be issued at a greater age than Sixty years, on the 10-year Accumulating Term plan, Accumulating Life plan, Paid-up 15 or 20 years, or Endowment plan maturing in 15 or 20 years.						53 69
62	89 10	68 23	123 11							57 61
63	94 20	73 04	127 68							61 86
64	99 60	76 11	132 39							66 38
65	105 50	80 48	137 57							71 27

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Premium Rates (participating) on and after Jan. 1, 1901, per \$1,000 insurance. Maximum amount insurance issued on one life, \$25,000.

Age at Issue.	LIFE.						ENDOWMENT. Continuous Annual Premiums.									
	Continuous Annual Premi'ns.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	
20 18 95	43 85 32	95 27 64	24 56 325	97 108 33	68 10 49	45 38 65	31 79 27	19 24 04	21 89 20	49						
21 19 34	44 54 33	48 28 94	25 37 330	84 106 41	68 18 49	54 38 76	81 92 27	33 24 21	28 11 20	74						
22 19 76	45 26 34	03 28 54	25 37 335	89 106 49	68 27 49	65 38 87	32 05 27	50 24 41	22 35 21	03						
23 20 20	46 00 34	59 29 02	25 81 341	10 106 58	68 37 49	76 39 00	32 18 27	67 24 62	22 60 21	34						
24 20 66	46 78 35	17 29 53	26 27 346	52 106 67	68 47 49	87 39 12	32 34 27	85 24 85	22 88 21	68						
25 21 14	47 51 35	79 30 05	26 74 352	10 106 76	68 57 49	98 39 27	32 50 28	05 25 10	23 19 22	65						
26 21 65	48 41 36	42 30 59	27 23 357	91 106 86	68 69 50	11 39 41	32 69 28	27 25 37	23 52							
27 22 19	49 27 37	08 31 15	27 74 363	92 106 97	68 81 50	26 39 58	32 86 28	51 25 67	23 89							
28 22 74	50 16 37	77 31 74	28 27 370	13 107 08	68 94 50	40 39 76	33 10 28	78 25 99	24 28							
29 23 24	51 06 38	48 32 35	28 83 376	57 107 22	69 08 50	56 39 94	33 33 29	67 26 35	24 72							
30 23 96	52 06 39	22 32 98	29 42 383	22 107 35	69 23 50	74 40 16	33 58 29	38 26 74	25 18							
31 24 62	53 06 39	99 33 65	30 03 390	11 107 48	69 39 50	93 40 39	33 87 29	73 27 17								
32 25 31	54 11 40	79 34 34	30 67 397	24 107 64	69 58 51	14 40 63	34 18 30	12 27 64								
33 26 04	55 18 41	62 35 06	31 34 404	81 107 79	69 75 51	36 40 90	34 52 30	54 28 15								
34 26 61	56 30 42	49 36 82	32 04 412	23 107 97	69 96 51	61 41 21	34 89 31	01 28 71								
35 27 68	57 47 43	40 38 62	32 78 420	11 108 16	70 18 51	88 41 54	35 30 31	51 29 32								
36 28 49	58 87 44	33 39 45	33 56 428	25 108 37	70 42 52	17 41 91	35 75 32	07								
37 29 40	59 94 45	32 38 30	34 38 436	66 108 59	70 69 52	50 42 31	36 26 32	69								
38 30 37	61 26 46	35 39 21	35 24 445	34 108 83	70 98 52	86 42 75	36 81 33	30								
39 31 40	62 80 47	42 40 17	36 16 454	29 109 08	71 30 53	25 43 25	37 42 34	10								
40 32 48	64 01 48	54 41 18	37 12 463	53 109 37	71 64 53	69 43 79	38 09 34	91								
41 33 64	65 47 49	72 42 23	38 14 473	06 109 68	72 04 54	17 44 40	38 83									
42 34 85	67 00 50	94 43 35	39 22 482	88 110 03	72 47 54	71 45 06	39 65									
43 36 15	68 00 52	23 44 53	40 37 492	99 110 41	72 94 55	30 45 80	40 55									
44 37 55	70 25 53	58 45 77	41 60 503	41 110 84	73 48 55	97 46 62	41 56									
45 39 02	71 99 55	00 47 08	42 90 514	10 111 30	74 06 56	70 47 52	42 64									
46 40 59	73 79 56	50 48 47	44 29 525	10 111 83	74 72 57	51 48 52										
47 42 26	75 67 58	07 49 96	45 77 536	39 112 42	75 48 58	42 49 63										
48 44 04	77 65 59	73 51 53	47 36 547	95 113 06	76 27 59	42 50 85										
49 45 95	79 69 61	48 53 21	49 06 559	77 113 77	77 16 60	53 62 20										
50 47 99	81 84 63	32 54 08	50 83 571	94 114 58	78 16 61	75 63 68										
51 50 15	84 08 65	27 56 68	52 82 584	14 115 45	79 25 63	11										
52 52 44	86 41 67	33 58 90	54 91 596	64 116 41	80 45 64	59										
53 54 90	88 36 69	49 61 04	57 14 609	34 117 48	81 79 66	23										
54 57 53	91 41 71	79 63 35	59 55 622	23 118 66	83 26 68	03										
55 60 38	94 06 74	22 65 81	62 11 635	27 119 95	84 88 70	02										
56 63 31	96 80 76	82 68 46	64 648	44 121 38	86 67											
57 66 51	99 82 79	58 71 29	66 661	74 122 95	88 65											
58 69 91	102 90 82	51 74 52	67 675	13 124 68	90 82											
59 73 57	106 15 85	64 77 68	68 688	59 126 59	93 21											
60 77 47	109 58 88	99 81 10	70 702	11 128 69	95 86											
61 81 64			71 715	66												
62 86 11			72 729	21												
63 90 96			73 742	71												
64 96 03			74 756	16												
65 101 58			75 769	56												

For semi-annual rates, add 2 per cent and divide by 2. For quarterly rates, add 3 per cent and divide by 4; any fraction of a cent in the result is to be taken as one cent.

Largest Amount of Insurance it will write on a Single Life, \$20,000.

Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS AN- NUAL PREMIUMS.			20-YEAR DISTRIBUTION PLAN. COMPOUND POLICY FOR 20 YEARS, PLAN No. 2.		
	Continuous An- nual Premiums.	10 Annual Premium.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	Annual.	Semi- Annual.	Quar- terly.
21	\$18 60	\$40 50	\$30 80	\$26 10	.....	.....	.....	.....	.....	.....
22	19 10	41 20	31 30	26 60	.....	.....	.....	.....	.....	.....
23	19 50	41 90	31 90	27 00	.....	.....	.....	.....	.....	.....
24	20 00	42 70	32 50	27 60	.....	.....	.....	.....	.....	.....
25	20 50	43 50	33 10	28 10	\$105 90	\$67 40	\$48 70	\$38 40	\$19 97	\$10 18
26	21 00	44 30	33 80	28 60	106 00	67 50	48 90	38 80	20 18	10 28
27	21 50	45 20	34 40	29 20	106 10	67 60	49 00	39 20	20 38	10 39
28	22 10	46 10	35 10	29 80	106 30	67 80	49 20	39 60	20 59	10 49
29	22 70	47 00	35 90	30 50	106 40	68 00	49 40	40 00	20 80	10 60
30	23 30	48 00	36 60	31 10	106 60	68 20	49 60	40 40	21 01	10 71
31	24 00	49 10	37 40	31 80	106 80	68 30	49 80	40 80	21 22	10 81
32	24 70	50 10	38 30	32 60	107 00	68 60	50 10	41 30	21 48	10 95
33	25 50	51 20	39 10	33 30	107 20	68 80	50 30	41 80	21 74	11 08
34	26 30	52 40	40 00	34 10	107 40	69 00	50 60	42 40	22 06	11 24
35	27 10	53 60	41 00	35 00	107 60	69 30	50 90	43 00	22 36	11 40
36	28 00	54 80	42 00	35 80	107 80	69 60	51 30	43 60	22 67	11 55
37	29 00	56 20	43 00	36 80	108 10	69 90	51 70	44 30	23 04	11 74
38	30 00	57 50	44 10	37 70	108 40	70 20	52 10	45 00	23 40	11 93
39	31 10	59 00	45 30	38 80	108 70	70 60	52 50	45 70	23 76	12 11
40	32 20	60 40	46 50	39 80	109 10	71 00	53 00	46 50	24 18	12 32
41	33 40	62 00	47 70	41 00	109 40	71 50	53 60	47 30	24 60	12 54
42	34 70	63 60	49 00	42 20	109 80	72 00	54 20	48 20	25 06	12 77
43	36 10	65 30	50 40	43 50	110 30	72 50	54 80	49 20	25 58	13 04
44	37 50	67 10	51 90	44 80	110 80	73 10	55 60	50 30	26 16	13 33
45	39 10	69 00	53 40	46 20	111 30	73 80	56 40	51 40	26 73	13 62
46	40 70	70 90	55 10	47 80	112 00	74 60	57 30	52 60	27 35	13 94
47	42 50	72 90	56 80	49 40	112 60	75 40	58 30	53 90	28 03	14 28
48	44 40	75 10	58 60	51 10	113 40	76 30	59 40	55 30	28 76	14 66
49	46 40	77 30	60 50	52 90	114 20	77 30	60 70	56 80	29 54	15 05
50	48 50	79 60	62 50	54 80	115 10	78 40	62 00	58 40	30 37	15 48
51	50 80	82 10	64 60	56 90	116 10	79 70	63 50	60 20	31 30	15 95
52	53 30	84 60	66 90	59 10	117 20	81 00	65 20	62 20	32 34	16 48
53	55 90	87 30	69 20	61 40	118 40	82 50	67 00	64 30	33 44	17 04
54	58 70	90 10	71 80	63 90	119 80	84 10	68 90	66 50	34 58	17 62
55	61 60	93 00	74 40	66 60	121 20	85 90	71 10	68 90	35 83	18 26
56	64 80	96 10	77 30	69 50	122 80	87 90	.....	.....	.....	.....
57	68 20	99 30	80 30	72 60	124 60	90 10	.....	.....	.....	.....
58	71 80	102 70	83 50	75 80	126 50	92 50	.....	.....	.....	.....
59	75 70	106 30	86 90	79 40	128 70	95 10	.....	.....	.....	.....
60	79 90	110 10	90 60	83 20	131 00	98 00	.....	.....	.....	.....
.....	.....	114 10	94 50	.....	.....	.....	.....	.....	.....	.....
.....	.....	118 30	98 70	.....	.....	.....	.....	.....	.....	.....
.....	.....	122 70	103 20	.....	.....	.....	.....	.....	.....	.....
.....	.....	127 50	108 00	.....	.....	.....	.....	.....	.....	.....
.....	.....	132 50	113 20	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.							ENDOWMENT.—Continuous Annual Premiums.					
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Paym't Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	20-Premiums 30-Year End't.
21	\$19 40	\$44 90	\$38 80	\$27 95	\$24 85	\$22 90	\$348	108 75	66 30	48 10	38 90	31 55	38 75
22	19 85	45 05	38 85	28 40	25 30	23 90	356	108 75	66 35	48 15	38 40	31 70	38 90
23	20 30	45 85	34 45	28 90	25 75	23 70	361	108 80	66 40	48 25	38 55	31 85	39 05
24	20 75	46 70	35 10	29 45	26 20	24 15	368	108 85	66 50	48 35	38 70	32 00	39 20
25	21 30	47 60	35 75	30 00	26 70	24 65	375	108 95	66 60	48 50	38 85	32 20	39 40
26	21 85	48 55	36 45	30 60	27 25	25 15	383	104 05	66 75	48 65	39 05	32 45	39 65
27	22 40	49 50	37 20	31 25	27 85	25 70	391	104 20	66 80	48 85	39 25	32 70	39 90
28	23 00	50 60	38 00	31 90	28 45	26 25	399	104 35	67 05	49 00	39 45	32 95	40 20
29	23 60	51 65	38 75	32 55	29 05	26 85	407	104 50	67 25	49 20	39 70	33 20	40 45
30	24 25	52 60	39 55	33 25	29 65	27 45	415	104 60	67 40	49 40	39 95	33 50	40 75
31	24 90	53 65	40 35	33 90	30 25	28 05	424	104 75	67 55	49 60	40 20	33 80	41 05
32	25 60	54 75	41 15	34 60	30 90	28 65	432	104 90	67 75	49 80	40 45	34 15	41 40
33	26 35	55 85	42 00	35 35	31 60	29 35	441	105 05	67 90	50 05	40 75	34 50	41 75
34	27 10	57 00	42 90	36 15	32 30	30 05	450	105 20	68 10	50 30	41 05	34 90	42 15
35	27 95	58 30	43 80	36 95	33 05	30 75	459	105 40	68 35	50 55	41 40	35 35	42 55
36	28 80	59 45	44 75	37 75	33 85	31 50	469	105 60	68 55	50 85	41 80	35 80	43 05
37	29 70	60 75	45 75	38 60	34 65	32 30	479	105 75	68 80	51 15	42 20	36 30	43 45
38	30 60	62 15	46 75	39 50	35 45	33 10	489	105 95	69 05	51 50	42 60	36 85	43 95
39	31 60	63 30	47 75	40 40	36 35	34 00	499	106 15	69 35	51 85	43 10	37 40	44 55
40	32 60	64 65	48 85	41 35	37 25	34 90	509	106 35	69 65	52 25	43 60	38 05	45 10
41	33 70	66 05	49 95	42 35	38 20	35 90	520	106 60	70 00	52 70	44 15	38 75	45 60
42	34 85	67 55	51 10	43 40	39 25	36 95	531	106 90	70 40	53 20	44 80	39 55	46 50
43	36 10	69 10	52 35	44 55	40 35	38 05	542	107 25	70 85	53 75	45 55	40 40	47 35
44	37 45	70 70	53 65	45 70	41 50	39 25	554	107 65	71 30	54 40	46 30	41 35	48 20
45	38 85	72 35	55 00	46 95	42 75	40 50	566	108 10	71 85	55 05	47 20	42 40	49 20
46	40 30	74 10	56 40	48 30	44 05	.....	578	108 60	72 45	55 80	48 10	.....	.....
47	41 85	75 85	57 85	49 65	45 40	.....	590	109 05	73 10	56 60	49 10	.....	.....
48	43 50	77 60	59 35	51 05	46 85	.....	602	109 55	73 75	57 50	50 20	.....	.....
49	45 20	79 45	60 90	52 55	48 35	.....	615	110 40	74 50	58 45	51 40	.....	.....
50	47 05	81 35	63 55	54 10	49 95	.....	627	110 70	75 30	59 45	52 70	.....	.....
51	48 95	83 35	64 25	55 75	.....	.....	640	111 85	76 20	60 60	.....	.....	.....
52	51 00	85 40	66 05	57 65	.....	.....	653	112 10	77 20	61 85	.....	.....	.....
53	53 20	87 55	68 00	59 45	.....	.....	667	112 95	78 30	63 20	.....	.....	.....
54	55 55	89 85	70 00	61 40	.....	.....	680	118 90	79 55	64 75	.....	.....	.....
55	58 10	92 30	73 15	63 65	.....	.....	694	114 95	80 90	66 45	.....	.....	.....
56	60 75	94 65	74 40	.....	.....	.....	708	116 10	82 85	.....	.....	.....	.....
57	63 55	97 30	76 85	.....	.....	.....	721	117 85	88 95	.....	.....	.....	.....
58	66 55	99 99	79 35	.....	.....	.....	735	118 75	85 75	.....	.....	.....	.....
59	69 80	102 75	82 05	.....	.....	.....	749	120 80	87 70	.....	.....	.....	.....
60	73 20	105 70	84 90	.....	.....	.....	763	121 95	89 80	.....	.....	.....	.....
61	76 85	.....	.....	.....	.....	.....	777	123 80	.....	.....	.....	.....	.....
62	80 70	.....	.....	.....	.....	.....	791	125 70	.....	.....	.....	.....	.....
63	84 85	.....	.....	.....	.....	.....	805	127 80	.....	.....	.....	.....	.....
64	89 15	.....	.....	.....	.....	.....	819	130 10	.....	.....	.....	.....	.....
65	93 65	.....	.....	.....	.....	.....	832	132 60	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$50,000.
 Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the year designated.

Age.	10 ANNUAL PREMIUMS.				SINGLE PREMIUMS.				
	15 Years.	20 Years.	25 Years.	30 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$89 30	\$77 65	\$69 75	\$62 20	\$846	\$735	\$627	\$561	\$498
22	89 35	77 75	69 85	62 40	846	725	628	562	500
23	89 40	77 85	70 00	62 60	846	725	629	563	501
24	89 45	77 95	70 15	62 80	846	726	629	564	502
25	89 55	78 10	70 35	63 10	846	726	630	566	505
26	89 70	78 25	70 60	63 40	846	727	631	567	507
27	89 90	78 45	70 90	63 80	847	727	632	569	510
28	90 05	78 70	71 15	64 15	847	728	633	571	512
29	90 25	78 90	71 45	64 55	847	729	636	573	515
30	90 40	79 15	71 75	64 95	848	730	636	575	518
31	90 55	79 35	72 10	65 35	848	731	637	577	521
32	90 75	79 60	72 40	65 80	848	731	638	579	524
33	90 95	79 85	72 75	66 25	849	732	640	581	527
34	91 15	80 10	73 15	66 80	849	733	641	584	531
35	91 35	80 40	73 55	67 35	849	734	643	586	535
36	91 60	80 75	74 00	67 95	850	735	645	589	539
37	91 85	81 05	74 45	68 55	850	736	647	593	544
38	92 10	81 40	74 95	69 25	851	737	649	596	548
39	92 35	81 80	75 50	69 95	851	738	651	599	554
40	92 65	82 20	76 10	70 70	852	739	653	603	559
41	92 95	82 65	76 70	71 55	853	740	656	607	565
42	93 35	83 15	77 45	72 50	853	742	659	612	571
43	93 80	83 75	78 25	73 55	854	744	662	617	578
44	94 30	84 40	79 15	74 65	855	746	665	623	586
45	94 85	85 15	80 10	75 35	856	748	669	628	594
46	95 45	85 90	81 10	77 15	857	750	673	635	602
47	96 05	86 70	82 20	78 45	858	753	678	641	611
48	96 70	87 60	83 35	79 90	859	755	682	648	620
49	97 40	88 50	84 55	81 40	860	758	687	656	630
50	98 15	89 50	85 35	83 00	861	761	692	663	640
51	99 00	90 60	87 30	.....	863	764	696	672	.....
52	99 95	91 85	88 85	.....	864	768	704	681	.....
53	101 00	93 20	90 55	.....	866	772	711	690	.....
54	102 15	94 65	92 35	.....	868	776	718	699	.....
55	103 40	96 25	94 35	.....	870	781	725	711	.....
56	104 80	97 95	.....	.....	872	786	733	.....	.....
57	106 35	99 85	.....	.....	875	791	742	.....	.....
58	106 05	101 90	.....	.....	878	797	750	.....	.....
59	109 85	104 15	.....	.....	881	803	760	.....	.....
60	111 85	106 55	.....	.....	884	809	770	.....	.....
61	114 00	.....	.....	.....	887	816	.....	.....	.....
62	116 35	.....	.....	.....	891	823	.....	.....	.....
63	118 85	.....	.....	.....	894	830	.....	.....	.....
64	121 60	.....	.....	.....	898	838	.....	.....	.....
65	124 50	.....	.....	.....	902	846	.....	.....	.....

Largest Amount of Insurance. it will write on a Single Life, \$15,000. Premiums for each \$1,000 Insurance (Participating.)

Age at Issue.	LIFE.							ENDOWMENT.—Contin- ous Annual Premiums.						20-Premiums 30-Year End't.
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Paym't Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		
21	40	30	90	95	85	90	348	75	30	10	30	55	75	
22	41	31	91	96	86	91	355	76	31	11	31	56	76	
23	42	32	92	97	87	92	361	77	32	12	32	57	77	
24	43	33	93	98	88	93	368	78	33	13	33	58	78	
25	44	34	94	99	89	94	375	79	34	14	34	59	79	
26	45	35	95	100	90	95	383	80	35	15	35	60	80	
27	46	36	96	101	91	96	391	81	36	16	36	61	81	
28	47	37	97	102	92	97	399	82	37	17	37	62	82	
29	48	38	98	103	93	98	407	83	38	18	38	63	83	
30	49	39	99	104	94	99	415	84	39	19	39	64	84	
31	50	40	100	105	95	100	424	85	40	20	40	65	85	
32	51	41	101	106	96	101	432	86	41	21	41	66	86	
33	52	42	102	107	97	102	441	87	42	22	42	67	87	
34	53	43	103	108	98	103	450	88	43	23	43	68	88	
35	54	44	104	109	99	104	459	89	44	24	44	69	89	
36	55	45	105	110	100	105	469	90	45	25	45	70	90	
37	56	46	106	111	101	106	479	91	46	26	46	71	91	
38	57	47	107	112	102	107	489	92	47	27	47	72	92	
39	58	48	108	113	103	108	499	93	48	28	48	73	93	
40	59	49	109	114	104	109	509	94	49	29	49	74	94	
41	60	50	110	115	105	110	520	95	50	30	50	75	95	
42	61	51	111	116	106	111	531	96	51	31	51	76	96	
43	62	52	112	117	107	112	542	97	52	32	52	77	97	
44	63	53	113	118	108	113	554	98	53	33	53	78	98	
45	64	54	114	119	109	114	566	99	54	34	54	79	99	
46	65	55	115	120	110	115	578	100	55	35	55	80	100	
47	66	56	116	121	111	116	590	101	56	36	56	81	101	
48	67	57	117	122	112	117	602	102	57	37	57	82	102	
49	68	58	118	123	113	118	615	103	58	38	58	83	103	
50	69	59	119	124	114	119	627	104	59	39	59	84	104	
51	70	60	120	125	115	120	640	105	60	40	60	85	105	
52	71	61	121	126	116	121	653	106	61	41	61	86	106	
53	72	62	122	127	117	122	667	107	62	42	62	87	107	
54	73	63	123	128	118	123	680	108	63	43	63	88	108	
55	74	64	124	129	119	124	694	109	64	44	64	89	109	
56	75	65	125	130	120	125	708	110	65	45	65	90	110	
57	76	66	126	131	121	126	721	111	66	46	66	91	111	
58	77	67	127	132	122	127	735	112	67	47	67	92	112	
59	78	68	128	133	123	128	749	113	68	48	68	93	113	
60	79	69	129	134	124	129	763	114	69	49	69	94	114	
61	80	70	130	135	125	130	777	115	70	50	70	95	115	
62	81	71	131	136	126	131	791	116	71	51	71	96	116	
63	82	72	132	137	127	132	805	117	72	52	72	97	117	
64	83	73	133	138	128	133	819	118	73	53	73	98	118	
65	84	74	134	139	129	134	832	119	74	54	74	99	119	

CONNECTICUT GENERAL, OF HARTFORD, CONN.

Best Amount of Insurance it will write on a Single Life, \$10,000 Premiums for each \$1,000 Insurance (Participating).

LIFE.				ENDOWMENT.—Continuous Annual Premiums.							
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years	40 Years	50 Years
17 52	41 38	30 94	25 88	101 27	64 28	46 78	38 41	32 28	28 42	23 45	18 38
17 53	42 08	31 31	26 25	101 38	64 71	46 86	38 51	32 39	28 53	23 56	18 49
18 18	42 74	31 68	26 62	101 49	65 14	46 95	39 02	32 50	29 04	24 07	18 60
18 19	43 46	32 05	26 99	101 60	65 57	47 03	39 13	33 01	29 15	24 18	18 71
18 20	44 20	32 42	27 36	101 71	66 00	47 16	39 24	33 12	29 26	24 29	18 82
19 63	44 97	33 08	28 18	101 82	66 09	47 28	39 35	33 23	29 37	24 40	18 93
20 12	45 77	34 28	28 69	101 93	66 30	47 40	39 46	33 34	29 48	24 51	19 04
20 64	46 60	35 51	29 20	101 99	66 32	47 54	39 57	33 45	29 59	25 02	19 15
21 18	47 45	36 62	29 80	102 01	66 45	47 68	39 68	33 56	30 10	25 13	19 26
21 75	48 35	36 26	30 39	102 13	66 59	47 84	39 79	33 67	30 21	25 24	19 37
22 35	49 28	36 98	31 00	102 28	65 74	48 02	39 87	33 77	30 31	25 35	22 75
22 98	50 24	37 71	31 64	102 39	65 89	48 20	39 99	33 88	30 42	25 46	22 86
23 55	51 25	38 48	32 31	102 55	66 06	48 41	39 53	33 99	30 53	25 57	22 97
24 35	52 28	39 29	33 00	102 70	66 24	48 61	39 60	34 10	30 64	26 08	23 08
25 09	53 35	40 15	33 73	102 88	66 45	48 87	39 90	34 21	30 75	26 19	23 19
25 88	54 49	41 00	34 50	103 06	66 67	49 13	39 99	34 32	30 86	26 30	23 30
26 72	55 64	41 89	35 29	103 28	66 89	49 40	39 87	34 43	30 97	26 41	23 41
27 59	56 85	42 84	36 12	103 47	67 15	49 72	39 96	34 54	31 08	26 52	23 52
28 52	58 11	43 84	37 00	103 71	67 44	50 07	40 39	34 70	31 38	27 03	23 63
29 51	59 43	44 87	37 92	103 97	67 75	50 46	40 58	35 29	32 10	27 46	23 94
30 55	60 78	45 95	38 89	104 25	68 09	50 89	41 40	35 94	32 89	28 36	24 25
31 67	62 17	47 07	39 90	104 54	68 46	51 34	41 88	36 64	33 73	29 19	24 56
32 84	63 65	48 26	40 98	104 85	68 89	51 87	42 59	37 44	34 67	29 62	24 87
34 10	65 18	49 49	42 11	105 28	69 34	52 44	43 39	38 26	35 59	30 55	25 18
35 44	66 78	50 80	43 32	105 67	69 87	53 09	44 13	39 27	36 81	31 48	25 49
36 86	68 44	52 16	44 58	106 12	70 43	53 79	44 99	40 31	38 03	32 41	25 80
38 38	70 19	53 62	45 92	106 64	71 07	54 58	45 97	41 27	39 25	33 34	26 11
39 98	71 99	55 12	47 84	107 20	71 78	55 45	47 03	42 74	40 74	34 27	26 42
41 69	73 89	56 72	48 87	107 84	72 57	56 42	48 21	44 13	41 97	35 20	26 73
43 52	75 88	58 40	50 48	108 52	73 43	57 49	49 51	45 06	43 10	36 13	27 04
45 49	77 93	60 19	52 19	109 30	74 40	58 68	50 94	47 31	44 23	37 06	27 35
47 67	80 09	62 06	54 02	110 15	75 46	59 99	52 51	48 44	45 36	38 09	27 66
49 78	82 38	64 08	55 96	111 08	76 61	61 41	54 22	49 57	46 49	39 12	27 97
52 14	84 69	66 13	58 08	112 12	77 92	63 00	56 11	50 70	47 62	40 15	28 28
54 68	87 14	68 34	60 26	113 26	79 34	64 74	58 16	51 83	48 75	41 28	28 59
57 37	89 72	70 69	62 68	114 51	80 90	66 66	60 41	52 96	49 88	42 41	28 90
60 24	92 42	73 19	65 17	115 89	82 63	68 76	62 59	54 09	51 01	43 54	29 21
63 82	95 25	75 85	67 90	117 41	84 54	71 08	64 71	55 22	52 14	44 67	29 52
66 60	98 21	78 67	70 82	119 08	86 63	73 60	66 34	56 35	53 27	45 80	30 83
70 12	101 34	81 69	73 95	120 93	88 96	76 38	68 06	57 48	54 40	46 93	31 14
73 88	104 65	84 91	77 35	122 96	91 49	79 42	70 00	58 61	55 53	48 06	31 45
77 90	108 14	88 89	80 81	125 21	94 30	81 91	72 51	60 74	56 66	49 19	31 76
82 20	111 83	92 08	83 91	127 68	97 87	84 46	75 06	62 87	57 79	50 32	32 07
86 81	115 75	96 07	87 01	130 40	100 76	87 11	77 19	64 98	58 92	51 45	32 38
91 75	119 99	100 85	90 11	133 41	104 46	90 00	80 00	67 09	60 05	52 58	32 69
97 05	124 35	104 95	94 21	136 71	108 52	93 00	83 00	69 20	62 16	53 71	33 00

Largest Amount of Insurance it will write on a Single Life, \$10,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				Single Premiums.	ENDOWMENT. Continuous Annual Premiums.										20-Year Investment Bond.
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	50 Years.			
20 14 07	37 08	27 27	23 28	40	307 88	31 58	91 43	12 22	32 40	26 22	22 09	19 25	16 05	50 44		
21 14 98	37 66	27 70	23 26	40	312 02	35 58	94 42	17 32	32 46	26 30	22 17	19 37	16 25	50 48		
22 15 32	38 27	28 16	23 23	40	317 02	38 58	98 42	22 32	32 52	26 38	22 28	19 51	16 45	50 51		
23 15 68	38 90	28 63	23 22	40	322 75	42 59	103 42	28 32	32 60	26 46	22 40	19 66	16 71	50 56		
24 16 05	39 55	29 11	24 03	40	328 06	45 59	108 42	34 32	32 66	26 56	22 52	19 82	16 97	50 60		
25 16 43	40 22	29 61	24 45	40	333 55	49 59	112 43	39 32	32 75	26 66	23 05	19 99	17 25	50 64		
26 16 84	40 93	30 13	24 86	40	339 25	53 59	117 42	46 32	32 82	26 77	23 09	20 19	17 55	50 69		
27 17 28	41 68	30 63	25 35	40	345 16	58 59	124 42	54 32	32 93	26 90	23 16	20 41	17 90	50 75		
28 17 72	42 40	31 24	25 82	40	351 26	64 59	130 42	62 33	33 04	27 04	23 16	20 65	18 25	50 80		
29 18 20	43 18	31 83	26 31	40	357 58	69 59	137 42	70 33	33 15	27 19	23 36	20 91	18 65	50 87		
30 18 70	44 00	32 44	26 82	40	364 12	75 59	145 42	81 33	33 29	27 37	23 50	21 21	19 08	50 94		
31 19 24	44 82	33 07	27 37	40	370 88	81 59	153 42	92 33	33 43	27 56	23 84	21 53	19 37	51 01		
32 19 79	45 72	33 73	27 93	40	377 89	89 59	163 43	105 33	33 59	27 78	24 13	21 89	19 66	51 10		
33 20 38	46 61	34 41	28 50	40	385 13	96 59	172 43	117 33	33 76	28 01	24 43	22 28	20 01	51 19		
34 21 00	47 54	35 11	29 10	40	392 61	105 59	183 43	132 33	33 95	28 27	24 77	22 71	20 31	51 29		
35 21 66	48 50	35 85	29 75	40	400 25	114 59	196 43	149 34	34 18	28 57	25 16	23 19	20 62	51 40		
36 22 36	49 52	36 61	30 41	40	408 35	124 60	209 43	166 34	34 43	28 88	25 57	23 70	20 93	51 52		
37 23 09	50 57	37 42	31 10	40	416 62	136 60	225 43	188 34	34 71	29 27	26 08	24 23	21 24	51 66		
38 23 87	51 66	38 26	31 83	40	425 15	149 60	242 44	211 35	35 02	29 67	26 56	24 90	21 55	51 83		
39 24 70	52 73	39 11	32 59	40	433 94	162 60	261 44	236 35	35 37	30 12	27 13	25 58	22 26	52 00		
40 25 57	53 86	40 02	33 40	40	443 02	178 60	282 44	266 35	35 75	30 62	27 76	26 32	23 01	52 20		
41 26 50	55 15	40 97	34 23	40	452 39	194 61	306 44	298 36	36 19	31 18	28 44	26 58	23 32	52 43		
42 27 48	56 41	41 96	35 13	40	462 03	214 61	345 45	356 37	36 67	31 80	29 20	27 04	24 04	52 69		
43 28 54	57 73	43 00	36 07	40	472 96	236 61	391 45	427 37	37 21	32 49	30 04	28 04	25 04	52 98		
44 29 66	59 09	44 03	37 05	40	483 29	262 62	446 46	504 37	37 83	33 26	30 95	29 04	26 04	53 32		
45 30 84	60 52	45 23	38 11	40	492 71	290 62	487 46	584 38	38 49	34 10	31 95	30 04	27 04	53 70		
46 32 11	61 90	46 43	39 21	40	503 52	323 62	539 47	673 39	39 25	35 03	32 04	31 04	28 04	54 13		
47 33 46	63 53	47 68	40 38	40	514 61	360 63	604 48	774 40	40 09	36 06	33 04	32 04	29 04	54 62		
48 34 89	65 14	49 01	41 63	40	525 97	401 63	689 48	894 41	41 02	37 19	34 04	33 04	30 04	55 16		
49 36 43	66 80	50 40	42 96	40	537 59	447 64	782 49	1037 42	42 06	38 43	35 04	34 04	31 04	55 78		
50 38 07	68 54	51 87	44 87	40	549 45	498 65	882 50	1184 43	43 19	39 78	36 04	35 04	32 04	56 47		
51 39 81	70 35	53 42	46 87	40	561 53	558 66	1001 51	1444 45	44 45	41 04	37 04	36 04	33 04	57 26		
52 41 66	72 24	55 06	47 87	40	573 83	624 66	1127 52	1659 45	45 84	42 04	38 04	37 04	34 04	58 14		
53 43 64	74 20	56 77	49 17	40	586 81	696 67	1248 53	1947 47	47 36	43 04	39 04	38 04	35 04	59 13		
54 45 76	76 25	58 60	51 00	40	598 98	782 68	1392 55	2249 49	49 04	44 04	40 04	39 04	36 04	60 24		
55 48 01	78 80	60 52	52 56	40	611 79	882 70	1564 56	2674 50	50 86	45 04	41 04	40 04	37 04	61 48		
56 50 42	80 64	62 58	55 05	40	624 75	1002 71	1784 58	3144 52	52 68	46 04	42 04	41 04	38 04	62 83		
57 53 00	82 98	64 76	57 30	40	637 83	1103 72	2024 60	3744 54	54 50	47 04	43 04	42 04	39 04	64 43		
58 55 74	85 43	67 08	59 70	40	650 99	1253 74	2344 62	4444 56	56 32	48 04	44 04	43 04	40 04	66 17		
59 58 69	88 01	69 55	62 29	40	664 23	1402 76	2644 64	5344 58	58 14	49 04	45 04	44 04	41 04	68 11		
60 61 83	90 73	72 19	65 09	40	677 52	1562 78	3044 67	6344 60	60 03	50 04	46 04	45 04	42 04	70 27		
61 65 19	93 60	75 04	68 00	40	690 86	1732 80	3444 70	7544 62	62 05	51 04	47 04	46 04	43 04	72 43		
62 68 79	96 63	78 09	70 18	40	704 18	1911 81	3944 72	8944 64	64 05	52 04	48 04	47 04	44 04	74 69		
63 72 66	99 83	81 35	73 27	40	717 47	2103 83	4544 74	10544 66	66 05	53 04	49 04	48 04	45 04	76 95		
64 76 79	103 24	84 85	76 37	40	730 72	2308 85	5244 76	12544 68	68 05	54 04	50 04	49 04	46 04	79 21		
65 81 22	106 86	88 64	79 47	40	743 90	2527 87	6044 78	14944 70	70 05	55 04	51 04	50 04	47 04	81 47		

Two per cent additional charged for Semi-annual Rates.
Four per cent additional charged for Quarterly Rates.

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance (Nonparticipating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated:

Age at Issue.	10 ANNUAL PREMIUMS.							20 ANNUAL PREMIUMS.						
	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	50 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	50 Yrs.	Ende at 70.	
20	80 13	69 51	60 99	54 20	48 84	44 72	39 53	36 97	32 86	29 62	27 12	23 97	23 97	
21	80 16	69 55	61 06	54 29	48 98	44 91	39 88	37 02	32 92	29 71	27 24	24 19	24 49	
22	80 20	69 61	61 13	54 40	49 13	45 12	40 25	37 08	33 00	29 81	27 38	24 43	24 84	
23	80 26	69 68	61 23	54 52	49 30	45 36	40 67	37 15	33 09	29 93	27 54	24 70	25 31	
24	80 30	69 74	61 31	54 65	49 48	45 61	41 12	37 22	33 18	30 05	27 70	24 97	25 79	
25	80 35	69 81	61 40	54 78	49 68	45 89	41 59	37 29	33 28	30 19	27 89	25 27	26 29	
26	80 40	69 88	61 51	54 93	49 90	46 19	42 11	37 38	33 38	30 33	28 08	25 61	26 80	
27	80 47	69 97	61 63	55 11	50 14	46 54	42 67	37 48	33 51	30 50	28 32	25 96	27 95	
28	80 53	70 05	61 75	55 29	50 40	46 90	43 27	37 57	33 65	30 68	28 56	26 84	27 91	
29	80 60	70 15	61 88	55 49	50 70	47 30	43 90	37 68	33 79	30 88	28 81	26 75	28 59	
30	80 68	70 25	62 05	55 73	51 02	47 75	44 59	37 82	33 97	31 10	29 12	27 19	29 12	
31	80 76	70 37	62 22	55 97	51 38	48 23	.....	37 95	34 14	31 35	29 45	.....	29 75
32	80 86	70 50	62 41	56 25	51 77	48 76	.....	38 10	34 35	31 62	29 79	.....	30 42
33	80 96	70 64	62 62	56 55	52 20	49 33	.....	38 27	34 57	31 91	30 18	.....	31 11
34	81 05	70 79	62 84	56 88	52 66	49 95	.....	38 45	34 82	32 24	30 57	.....	31 84
35	81 18	70 98	63 10	57 26	53 19	50 63	.....	38 67	35 10	32 68	31 04	.....	32 60
36	81 31	71 16	63 38	57 67	53 75	51 35	.....	38 90	35 40	32 99	31 52	.....	33 39
37	81 46	71 37	63 70	58 12	54 38	52 14	.....	39 17	35 75	33 49	32 07	.....	34 23
38	81 63	71 62	64 05	58 63	55 05	52 99	.....	39 46	36 12	33 92	32 66	.....	35 13
39	81 81	71 88	64 44	59 18	55 78	53 90	.....	39 78	36 53	34 45	33 28	.....	36 04
40	82 01	72 18	64 87	59 78	56 59	54 87	.....	40 15	37 01	35 03	33 97	.....	37 01
41	82 24	72 50	65 35	60 44	57 44	.....	.....	40 55	37 51	35 65	.....	.....	38 01
42	82 50	72 87	65 89	61 19	58 39	.....	.....	41 00	38 09	36 85	.....	.....	39 10
43	82 79	73 29	66 48	61 99	59 40	.....	.....	41 52	38 72	37 10	.....	.....	40 23
44	83 12	73 77	67 14	62 87	60 49	.....	.....	42 09	39 41	37 93	.....	.....	41 44
45	83 50	74 29	67 87	63 83	61 67	.....	.....	42 73	40 19	38 83	.....	.....	42 73
46	83 92	74 88	68 68	64 89	.....	.....	.....	43 43	41 04	.....	.....	.....	.....
47	84 39	75 54	69 56	66 02	.....	.....	.....	44 22	41 97	.....	.....	.....	.....
48	84 93	76 26	70 55	67 26	.....	.....	.....	45 09	42 98	.....	.....	.....	.....
49	85 53	77 07	71 63	68 59	.....	.....	.....	46 06	44 11	.....	.....	.....	.....
50	86 19	77 98	72 80	70 03	.....	.....	.....	47 12	45 33	.....	.....	.....	.....
51	86 94	78 96	74 08	.....	.....	.....	.....	48 29	.....	.....	.....	.....	.....
52	87 77	80 06	75 47	.....	.....	.....	.....	49 59	.....	.....	.....	.....	.....
53	88 69	81 26	76 97	.....	.....	.....	.....	51 00	.....	.....	.....	.....	.....
54	89 71	82 57	78 61	.....	.....	.....	.....	52 57	.....	.....	.....	.....	.....
55	90 83	84 01	80 36	.....	.....	.....	.....	54 27	.....	.....	.....	.....	.....
56	92 07	85 59	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	93 45	87 31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	94 97	89 19	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	96 66	91 23	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	98 49	93 44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
61	100 53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	102 78	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	105 24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	107 94	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	110 91	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.						ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$18.00	\$46.75	\$34.00	\$27.76	\$24.12	\$372.54	106.30	\$67.79	\$48.92	\$37.92	\$30.87	\$26.10
21	18.40	47.43	34.50	28.17	24.48	377.36	106.34	67.83	48.97	37.98	30.95	26.20
22	18.80	48.13	35.02	28.60	24.86	382.33	106.37	67.88	49.03	38.05	31.03	26.31
23	19.23	48.86	35.55	29.04	25.26	387.46	106.41	67.92	49.08	38.12	31.12	26.44
24	19.67	49.00	36.11	29.50	25.66	392.74	106.45	67.97	49.14	38.20	31.22	26.57
25	20.14	50.38	36.68	29.98	26.08	398.20	106.49	68.02	49.21	38.28	31.34	26.72
26	20.63	51.18	37.27	30.47	26.52	403.83	106.53	68.08	49.28	38.38	31.46	26.88
27	21.15	52.00	37.88	30.98	26.98	409.63	106.58	68.14	49.36	38.48	31.59	27.06
28	21.69	52.86	38.51	31.51	27.45	415.61	106.63	68.21	49.45	38.59	31.74	27.26
29	22.26	53.74	39.17	32.06	27.95	421.78	106.69	68.28	49.54	38.71	31.91	27.49
30	22.85	54.65	39.84	32.62	28.46	428.14	106.75	68.36	49.64	38.85	32.10	27.74
31	23.48	55.59	40.54	33.21	29.00	434.70	106.82	68.45	49.76	39.00	32.30	28.01
32	24.14	56.56	41.27	33.83	29.56	441.45	106.90	68.55	49.89	39.18	32.54	28.32
33	24.84	57.56	42.02	34.47	30.14	448.41	106.98	68.65	50.03	39.37	32.79	28.66
34	25.58	58.60	42.80	35.13	30.75	455.57	107.06	68.77	50.18	39.58	33.08	29.03
35	26.35	59.67	43.60	35.82	31.40	462.95	107.16	68.90	50.36	39.82	33.40	29.45
36	27.17	60.78	44.44	36.54	32.07	470.54	107.27	69.04	50.56	40.09	33.76	29.91
37	28.04	61.92	45.31	37.30	32.78	478.36	107.39	69.20	50.78	40.39	34.15	30.42
38	28.95	63.11	46.22	38.08	33.52	486.39	107.52	69.39	51.03	40.72	34.60	30.99
39	29.92	64.33	47.15	38.91	34.30	494.65	107.67	69.59	51.30	41.10	35.09	31.62
40	30.94	65.60	48.13	39.77	35.13	503.14	107.83	69.81	51.62	41.52	35.64	32.31
41	32.03	66.90	49.15	40.68	36.01	511.85	108.01	70.07	51.97	41.99	36.24	—
42	33.18	68.26	50.21	41.63	36.93	520.80	108.22	70.36	52.36	42.51	36.92	—
43	34.40	69.67	51.33	42.64	37.92	529.98	108.45	70.69	52.81	43.10	37.67	—
44	35.70	71.13	52.49	43.65	38.97	539.40	108.72	71.06	53.31	43.76	38.51	—
45	37.08	72.65	53.71	44.82	40.08	549.05	109.02	71.49	53.88	44.49	39.43	—
46	38.55	74.22	54.99	46.01	41.28	558.92	109.37	71.96	54.51	45.31	—	—
47	40.12	75.86	56.33	47.27	42.55	569.02	109.76	72.50	55.22	46.22	—	—
48	41.78	77.57	57.74	48.61	43.92	579.32	110.21	73.10	56.01	47.23	—	—
49	43.56	79.34	59.23	50.03	45.38	589.83	110.71	73.78	56.90	48.36	—	—
50	45.45	81.19	60.79	51.54	46.95	600.51	111.27	74.54	57.89	49.60	—	—
51	47.46	83.10	62.44	53.16	—	611.36	111.91	75.39	58.98	—	—	—
52	49.60	85.10	64.18	54.88	—	622.36	112.61	76.33	60.20	—	—	—
53	51.89	87.18	66.01	56.71	—	633.50	113.40	77.38	61.56	—	—	—
54	54.33	89.35	67.95	58.68	—	644.76	114.27	78.54	63.06	—	—	—
55	56.93	91.61	70.02	60.79	—	656.12	115.25	79.84	64.71	—	—	—
56	59.70	93.98	72.20	—	—	667.57	116.34	81.28	—	—	—	—
57	62.66	96.45	74.53	—	—	679.08	117.54	82.89	—	—	—	—
58	65.83	99.05	77.02	—	—	690.65	118.88	84.66	—	—	—	—
59	69.21	101.78	79.68	—	—	702.25	120.37	86.64	—	—	—	—
60	72.83	104.66	82.52	—	—	713.85	122.03	88.83	—	—	—	—
61	76.70	107.70	—	—	—	725.45	123.87	—	—	—	—	—
62	80.85	110.92	—	—	—	737.02	125.91	—	—	—	—	—
63	85.29	114.33	—	—	—	748.58	128.18	—	—	—	—	—
64	90.04	117.96	—	—	—	759.96	130.70	—	—	—	—	—
65	95.14	121.83	—	—	—	771.31	133.50	—	—	—	—	—

For Semi-annual Rates, add 2 per cent and divide by 2.

For Quarterly Rates, add 3 per cent and divide by 4.

PREMIUMS FOR EACH \$1,000 INSURANCE.
(Participating.)

Endowment Insurance Policies, Payable at the Ages stated, or on Prior Death.

Age at Issue of Policy. Rated Age.	Continuous Annual Premiums.		Ten Annual Premiums.		Twenty Annual Premiums.		Continuous Annual Premiums.		Ten Annual Premiums.		Twenty Annual Premiums.	
	Age 75.	Age 70.	Age 75.	Age 70.	Age 75.	Age 70.	Age 65.	Age 60.	Age 65.	Age 60.	Age 65.	Age 60.
20	\$18 06	\$19 00	\$46 79	\$48 36	\$27 78	\$28 72	\$30 52	\$22 80	\$50 80	\$54 22	\$30 17	\$32 20
21	18 48	19 46	47 50	49 13	28 22	29 19	21 07	23 50	51 67	55 22	30 69	32 80
22	18 91	19 95	48 24	49 93	28 66	29 67	21 06	24 23	52 57	56 25	31 24	33 43
23	19 37	20 47	49 00	50 76	29 13	30 17	22 27	25 01	53 49	57 32	31 80	34 08
24	19 84	21 01	49 79	51 61	29 61	30 70	22 92	25 84	54 45	58 43	32 38	34 75
25	20 35	21 58	50 60	52 50	30 11	31 24	23 61	26 72	55 44	59 57	32 99	35 45
26	20 88	22 18	51 44	53 41	30 62	31 80	24 34	27 65	56 47	60 76	33 62	36 17
27	21 43	22 82	52 31	54 35	31 16	32 38	25 12	28 66	57 54	61 99	34 27	36 93
28	22 02	23 49	53 20	55 33	31 71	32 98	25 94	29 73	58 64	63 27	34 95	37 71
29	22 64	24 20	54 13	56 34	32 29	33 61	26 81	30 87	59 78	64 59	35 66	38 53
30	23 29	24 95	55 09	57 39	32 89	34 26	27 74	32 10	60 95	65 95	36 39	39 37
31	23 97	25 75	56 08	58 47	33 51	34 93	28 73	33 42	62 18	67 37	37 15	40 25
32	24 70	26 59	57 10	59 59	34 15	35 64	29 78	34 84	63 44	68 84	37 94	41 17
33	25 47	27 49	58 16	60 74	34 82	36 37	30 90	36 37	64 75	70 36	38 77	42 13
34	26 28	28 44	59 26	61 94	35 52	37 13	32 11	38 02	66 11	71 94	39 63	43 13
35	27 14	29 45	60 39	63 18	36 25	37 93	33 40	39 82	67 51	73 58	40 53	44 17
36	28 05	30 53	61 56	64 47	37 01	38 76	34 79	41 77	68 97	75 28	41 47	.....
37	29 02	31 68	62 78	65 79	37 81	39 63	36 28	43 90	70 48	77 05	42 45	.....
38	30 05	32 91	64 03	67 17	38 64	40 54	37 89	46 23	72 05	78 88	43 48	.....
39	31 14	34 22	65 33	68 60	39 51	41 49	39 63	48 79	73 68	80 79	44 56	.....
40	32 30	35 64	66 68	70 06	40 43	42 49	41 52	51 62	75 37	82 77	45 69	.....
41	33 55	37 15	68 07	71 61	41 39	43 54	43 57	54 74	77 12	84 83	.....	.....
42	34 87	38 78	69 51	73 21	42 40	44 65	45 80	58 22	78 94	86 96	.....	.....
43	36 29	40 54	71 02	74 87	43 46	45 82	48 24	62 12	80 85	89 22	.....	.....
44	37 80	42 43	72 58	76 59	44 59	47 06	50 92	66 51	82 83	91 56	.....	.....
45	39 43	44 49	74 20	78 39	45 78	48 36	53 88	71 49	84 90	94 01	.....	.....
46	41 17	46 72	75 89	80 27	47 04	.....	57 14	.....	87 06	.....	.....	.....
47	43 05	49 15	77 65	82 22	48 38	.....	60 77	.....	89 32	.....	.....	.....
48	45 07	51 80	79 49	84 27	49 81	.....	64 88	.....	91 60	.....	.....	.....
49	47 25	54 70	81 40	86 41	51 33	.....	69 39	.....	94 15	.....	.....	.....
50	49 60	57 89	83 40	88 64	52 95	.....	74 54	.....	96 78	.....	.....	.....
51	52 15	61 39	85 48	90 98	.....	.....	.....	.....	.....	.....	.....	.....
52	54 90	65 27	87 66	93 43	.....	.....	.....	.....	.....	.....	.....	.....
53	57 89	69 59	89 93	96 01	.....	.....	.....	.....	.....	.....	.....	.....
54	61 15	74 41	92 32	98 71	.....	.....	.....	.....	.....	.....	.....	.....
55	64 71	79 84	94 82	101 57	.....	.....	.....	.....	.....	.....	.....	.....
56	68 62	.....	97 45	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	72 91	.....	100 21	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	77 65	.....	103 14	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	82 03	.....	106 23	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	88 82	.....	109 52	.....	.....	.....	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death, or at the expiration of the years designated.

Age at Issue of Policy.	10 ANNUAL PREMIUMS.			20 ANNUAL PREMIUMS.		
	25 Years.	30 Years.	35 Years.	25 Years.	30 Years.	35 Years.
20	\$71 47	\$64 41	\$58 72	\$42 44	\$38 25	\$34 87
21	71 54	64 51	58 86	42 49	38 32	34 96
22	71 61	64 62	59 01	42 55	38 40	35 07
23	71 70	64 74	59 18	42 62	38 48	35 18
24	71 79	64 86	59 37	42 69	38 58	35 31
25	71 88	65 00	59 57	42 77	38 68	35 45
26	71 99	65 16	59 60	42 86	38 79	35 60
27	72 10	65 33	60 06	42 95	38 92	35 77
28	72 23	65 52	60 32	43 06	39 05	35 96
29	72 37	65 72	60 62	43 17	39 20	36 16
30	72 52	65 95	60 95	43 30	39 37	36 39
31	72 69	66 20	61 32	43 44	39 56	36 64
32	72 88	66 48	61 72	43 59	39 76	36 92
33	73 09	66 79	62 16	43 76	39 99	37 22
34	73 32	67 14	62 65	43 96	40 25	37 56
35	73 58	67 51	63 18	44 17	40 53	37 93
36	73 87	67 93	63 76	44 41	40 84	38 34
37	74 18	68 39	64 40	44 68	41 19	38 79
38	74 54	68 90	65 10	44 98	41 58	39 28
39	74 93	69 46	65 85	45 32	42 01	39 83
40	75 37	70 08	66 68	45 69	42 49	40 43
41	75 85	70 76	.....	46 12	43 02	.....
42	76 39	71 60	.....	46 59	43 61	.....
43	76 99	72 32	.....	47 12	44 26	.....
44	77 65	73 22	.....	47 71	44 98	.....
45	78 39	74 20	.....	48 36	45 78	.....
46	79 21	.....	.....	49 10	.....	.....
47	80 11	.....	.....	49 92	.....	.....
48	81 11	.....	.....	50 83	.....	.....
49	82 20	.....	.....	51 83	.....	.....
50	83 40	.....	.....	52 95	.....	.....

Last completed Age of Beneficiary at Maturity of Policy.	Continuous Instalments during life of Beneficiary by an Annuity Certain for 5, 10, 15, 20, or 25 years, with Deferred Annuity for same amount if Beneficiary sur- vives payment of the An- nuity Certain.					Last completed Age of Beneficiary at Maturity of Policy.	Continuous Instalments during life of Beneficiary by an Annuity Certain for 5, 10, 15, 20 or 25 years, with Deferred Annuity for same amount if Beneficiary sur- vives payment of the An- nuity Certain.				
	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.		5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.
Under 6	\$37 00	\$36 80	\$36 60	\$36 28	\$36 00	53	\$61 29	\$59 97	\$57 80	\$54 92	\$51 56
6	37 00	36 80	36 60	36 32	36 05	54	62 69	61 22	58 89	55 68	51 99
7	37 00	36 80	36 60	36 43	36 16	55	64 18	62 53	59 83	56 33	52 40
8	37 10	37 00	36 80	36 59	36 31	56	65 76	63 90	60 89	57 03	52 79
9	37 30	37 20	37 00	36 78	36 49	57	67 44	65 33	61 97	57 72	53 16
10	37 52	37 42	37 24	36 98	36 68	58	69 22	66 83	63 07	58 40	53 50
11	37 77	37 66	37 47	37 19	36 87	59	71 11	68 40	64 18	59 06	53 81
12	38 03	37 91	37 70	37 41	37 07	60	73 10	70 00	65 80	59 69	54 10
13	38 29	38 16	37 93	37 63	37 27	61	75 21	71 72	66 42	60 29	54 36
14	38 56	38 41	38 17	37 85	37 48	62	77 44	73 46	67 53	60 86	54 59
15	38 83	38 67	38 41	38 08	37 69	63	79 79	75 25	68 63	61 40	54 79
16	39 10	38 93	38 65	38 31	37 91	64	82 27	77 08	69 71	61 91	54 97
17	39 37	39 19	38 90	38 54	38 13	65	84 88	78 94	70 76	62 38	55 12
18	39 65	39 46	39 15	38 78	38 35	66	87 62	80 83	71 78	62 81	55 25
19	39 93	39 73	39 41	39 02	38 58	67	90 50	82 75	72 76	63 19	55 36
20	40 22	40 00	39 67	39 27	38 81	68	93 52	84 69	73 70	63 53	55 45
21	40 51	40 28	39 94	39 52	39 05	69	96 68	86 65	74 59	63 83	55 52
22	40 81	40 57	40 22	39 78	39 29	70	100 00	88 61	75 43	64 09	55 58
23	41 11	40 87	40 50	40 05	39 54	71	103 44	90 55	76 21	64 31	55 63
24	41 42	41 18	40 80	40 33	39 80	72	107 00	92 46	76 92	64 50	55 67
25	41 75	41 50	41 10	40 62	40 07	73	110 73	94 33	77 56	64 66	55 70
26	42 09	41 81	41 42	40 92	40 35	74	114 57	96 14	78 14	64 79	55 73
27	42 44	42 15	41 75	41 23	40 64	75	118 54	97 88	78 66	64 90	55 75
28	42 80	42 51	42 09	41 55	40 94	76	122 63	99 55	79 12	65 00	55 75
29	43 18	42 88	42 44	41 89	41 25	77	126 83	101 14	79 52	65 08	55 75
30	43 57	43 27	42 81	42 24	41 57	78	131 13	102 64	79 86	65 15	55 75
31	43 98	43 68	43 19	42 60	41 90	79	135 51	104 04	80 15	65 20	55 75
32	44 41	44 11	43 59	42 98	42 25	80	139 94	105 33	80 40	65 25	55 75
33	44 87	44 55	44 00	43 37	42 61	81	144 39	106 51	80 60	65 25	55 75
34	45 35	45 00	44 45	43 78	42 98	82	148 82	107 58	80 80	65 25	55 75
35	45 86	45 50	44 91	44 21	43 36	83	153 21	108 54	81 00	65 25	55 75
36	46 39	46 00	45 40	44 65	43 75	84	157 54	109 40	81 15	65 25	55 75
37	46 94	46 52	45 91	45 11	44 16	85	161 79	110 15	81 30	65 25	55 75
38	47 52	47 08	46 44	45 59	44 58	86	165 94	110 85	81 30	65 25	55 75
39	48 13	47 67	46 99	46 09	45 00	87	170 00	111 50	81 30	65 25	55 75
40	48 77	48 30	47 56	46 61	45 45	88	174 00	112 10	81 30	65 25	55 75
41	49 44	48 96	48 16	47 15	45 90	89	177 75	112 60	81 30	65 25	55 75
42	50 15	49 65	48 79	47 71	46 36	90	181 50	113 00	81 30	65 25	55 75
43	50 90	50 37	49 45	48 28	46 83	91	185 25	113 40	81 30	65 25	55 75
44	51 70	51 12	50 14	48 87	47 30	92	189 00	113 80	81 30	65 25	55 75
45	52 55	51 90	50 86	49 48	47 78	93	192 75	113 80	81 30	65 25	55 75
46	53 44	52 72	51 61	50 11	48 27	94	196 50	113 80	81 30	65 25	55 75
47	54 38	53 59	52 39	50 76	48 76	95	200 00	113 80	81 30	65 25	55 75
48	55 38	54 52	53 21	51 43	49 24	96	203 00	113 80	81 30	65 25	55 75
49	56 43	55 51	54 06	52 11	49 72	97	206 00	113 80	81 30	65 25	55 75
50	57 54	56 55	54 95	52 80	50 19	98	208 00	113 80	81 30	65 25	55 75
51	58 72	57 64	55 87	53 50	50 66	99	210 00	113 80	81 30	65 25	55 75
52	59 97	58 78	56 82	54 21	51 12	100	212 00	113 80	81 30	65 25	55 75

For example: John Doe insures for \$25,000; he wishes his wife Sarah to have a continuous income from this for her entire lifetime should she survive him; considering his own present age and his reasonable chances of living and her probable age when he shall die, he decides upon, say, an annuity certain for fifteen years with a deferred annuity for the same amount should she survive the fifteen years after his death; he finally dies when his wife is, say, 63 years old, leaving his policy in force for the full amount of \$25,000; against age 63 and in the column for the 15-year annuity certain and deferred, we find the amount for each \$1,000 of the insurance policy, viz., \$68.63, multiply that sum by the number of \$1,000 due on the insurance policy and we have the amount of the annuity certain and deferred, or the continuous instalment, that is, $\$68.63 \times 25 = \$1,715.75$, for which amount the annuity policy would be issued to Sarah Doe. Should she then die at any time during the next fifteen years the remainder of the fifteen instalments would be paid to her executor, administrators, or assigns (that is the annuity certain); should she survive the payment of the fifteen instalments she would continue to receive the \$1,715.75 as long as she lived (that is the annuity deferred).

Forms of application for the instalment agreements will be furnished upon request at the home office, or by any agent of the company.

[August 1, 1899.]

JACOB L. GREENE,
President.

APPLICATION.

TO THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
OF HARTFORD, CONN.

I,..... of..... County of..... State of.....
.....being the Insured under Policy No....., issued by the
above named company, hereby apply to said company to issue
its agreement for the payment of said policy, when it shall
become due, to..... (Relationship to Insured).....
(hereinafter called the beneficiary), in continuous instalments
based upon the rate for an annuity certain for..... years, at the
age of said beneficiary when said policy shall become due, with a
deferred annuity of the same amount in case said beneficiary
shall survive the payment of the annuity certain; said agree-
ment to become void in case of the death of said beneficiary
before said policy becomes due, or in case of any assignment or
hypothecation thereof, and to be revocable at any time upon writ-
ten notice by said Insured to and its written acknowledgment by
said company.

The above named Beneficiary was born at..... County
of..... State of..... on the..... day of
..... A. D. 18..

Date

Witness

(Signature of the Insured.)

(Application for Continuous Instalments,
Own Benefit Policy.)

[Edition 1899.]

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.						ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	5 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$17 27	\$67 32	\$38 36	\$29 03	\$24 51	\$289 70	\$100 63	\$63 77	\$45 84	\$35 81	\$29 26	\$24 78
21	17 69	68 58	39 09	29 58	24 99	295 04	100 69	63 84	45 94	35 92	29 40	24 95
22	18 15	69 88	39 84	30 16	25 49	300 59	100 76	63 93	46 03	36 03	29 54	25 13
23	18 61	71 22	40 62	30 76	25 99	306 31	100 82	64 01	46 14	36 16	29 70	25 32
24	19 11	72 61	41 42	31 38	26 54	312 23	100 91	64 10	46 24	36 28	29 86	25 53
25	19 63	74 05	42 26	32 02	27 09	318 34	100 98	64 20	46 35	36 42	30 04	25 77
26	20 17	75 54	43 13	32 69	27 66	324 66	101 06	64 29	46 48	36 59	30 25	26 01
27	20 75	77 08	44 01	33 38	28 25	331 19	101 15	64 40	46 61	36 75	30 46	26 29
28	21 35	78 68	44 93	34 09	28 87	337 94	101 24	64 51	46 75	36 93	30 69	26 59
29	21 97	80 31	45 89	34 84	29 52	344 90	101 34	64 64	46 90	37 13	30 96	26 91
30	22 63	82 02	46 89	35 60	30 19	352 10	101 45	64 76	47 06	37 34	31 23	27 26
31	23 32	83 77	47 91	36 39	30 87	359 51	101 56	64 90	47 23	37 58	31 65	27 65
32	24 05	85 58	48 97	37 21	31 59	367 18	101 65	65 04	47 43	37 83	31 99	28 07
33	24 83	87 46	50 06	38 06	32 34	375 10	101 78	65 20	47 63	38 15	32 35	28 52
34	25 64	89 40	51 19	38 95	33 13	383 26	101 92	65 36	47 85	38 43	32 75	29 02
35	26 49	91 40	52 36	39 88	33 95	391 69	102 46	65 81	48 50	38 91	33 32	29 56
36	27 39	93 46	53 58	40 83	34 80	400 40	102 61	66 00	48 78	39 28	33 81	30 16
37	28 35	95 61	54 84	41 83	35 69	409 39	102 76	66 24	49 30	39 70	34 35	30 93
38	29 36	97 82	56 15	42 88	36 64	418 68	102 93	66 49	49 64	40 32	34 93	31 65
39	30 43	100 10	57 52	43 97	37 63	428 27	103 12	66 77	50 24	40 83	35 58	32 43
40	31 57	102 48	59 16	45 30	38 82	438 20	103 77	67 37	50 88	41 57	36 44	33 41
41	32 79	104 93	60 65	46 50	39 94	448 45	104 02	67 74	51 36	42 20	37 23	.....
42	34 07	107 49	62 21	47 77	41 10	459 06	104 34	68 14	51 93	42 89	38 11	.....
43	35 44	110 15	63 85	49 11	42 33	470 02	104 68	68 61	52 74	43 69	39 07	.....
44	36 91	112 91	65 55	50 53	43 65	481 30	105 08	69 16	53 44	44 55	40 13	.....
45	38 47	115 75	67 33	51 99	45 03	492 86	105 95	70 02	54 42	45 69	41 44	.....
46	40 11	118 69	69 16	53 54	46 49	504 69	106 46	70 67	55 48	46 74	.....	.....
47	41 85	121 70	71 06	55 14	48 02	516 75	106 99	71 38	56 40	48 07	.....	.....
48	43 69	124 78	73 03	56 83	49 64	529 02	107 59	72 16	57 63	49 50	.....	.....
49	45 64	127 94	75 06	58 59	51 33	541 51	108 22	73 00	58 74	51 06	.....	.....
50	47 71	131 71	77 49	60 65	53 33	554 20	109 39	74 23	60 18	52 75	.....	.....
51	49 89	135 06	79 68	62 58	55 22	567 08	110 15	75 24	61 51	.....	.....	.....
52	52 20	138 46	81 94	64 59	57 23	580 13	110 98	76 65	62 96	.....	.....	.....
53	54 67	141 95	84 30	66 71	59 36	593 34	111 91	77 87	64 79	.....	.....	.....
54	57 27	145 51	86 75	68 94	61 62	606 71	112 91	79 22	66 52	.....	.....	.....
55	60 04	149 17	89 28	71 28	64 01	620 21	114 94	81 00	68 69	.....	.....	.....
56	62 97	152 92	91 93	73 77	66 56	633 83	116 16	82 61	.....	.....	.....	.....
57	66 09	156 74	94 68	76 38	69 28	647 57	117 48	84 73	.....	.....	.....	.....
58	69 43	160 68	97 58	79 16	72 19	661 41	118 99	86 67	.....	.....	.....	.....
59	72 96	164 70	100 59	82 11	75 31	675 35	120 53	88 82	.....	.....	.....	.....
60	76 75	169 54	104 17	85 91	79 24	689 34	123 34	91 59	.....	.....	.....	.....

For semi-annual rates, add 3 per cent and divide by 2.
For quarterly rates, add 4 per cent and divide by 4.

Premiums for Each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.					
	Continuous Annual Premiums.	In 5 Annual Premiums.	In 10 Annual Premiums.	In 15 Annual Premiums.	In 20 Annual Premiums.	Single Payment Premiums.
20	\$14 07	\$60 59	\$33 56	\$25 11	\$20 88	\$267 97
21	14 24	61 72	34 20	25 59	21 24	272 91
22	14 79	62 59	34 86	26 09	21 67	278 04
23	15 17	64 10	35 54	26 61	22 09	283 54
24	15 57	65 35	36 24	27 14	22 56	288 79
25						
26	16 00	66 64	36 98	27 70	23 02	294 45
27	16 44	67 99	37 74	28 28	23 51	300 28
28	16 91	69 37	38 51	28 87	24 01	306 34
29	17 40	70 81	39 31	29 49	24 54	312 58
30	17 90	72 23	40 15	30 14	25 09	319 03
31						
32	18 44	73 81	41 03	30 79	25 64	325 65
33	19 00	75 39	41 92	31 48	26 24	332 65
34	19 60	77 02	42 84	32 19	26 85	339 64
35	20 24	78 71	43 80	32 92	27 49	346 97
36	20 90	80 46	44 79	33 69	28 18	354 51
37						
38	21 59	82 26	45 81	34 50	28 86	362 31
39	22 32	84 11	46 88	35 32	29 58	370 37
40	23 10	86 05	47 96	36 18	30 34	378 68
41	23 93	88 04	49 18	37 09	31 14	387 28
42	24 30	90 09	50 33	38 03	31 98	396 15
43						
44	25 73	92 23	51 76	39 18	33 00	405 33
45	26 72	94 44	53 07	40 22	33 95	414 82
46	27 77	96 74	54 48	41 32	34 93	424 63
47	28 88	99 14	55 87	42 48	35 98	434 77
48	30 08	101 62	57 36	43 71	37 10	445 20
49						
50	31 35	104 17	58 91	44 97	38 28	455 39
51	32 69	107 06	60 51	46 31	39 51	466 34
52	34 11	109 53	62 18	47 70	40 82	477 99
53	35 61	112 30	63 90	49 16	42 19	489 34
54	37 20	115 15	65 68	50 68	43 63	500 90
55						
56	38 38	118 54	67 80	52 45	45 33	512 63
57	40 66	121 55	69 72	54 13	46 94	524 55
58	42 54	124 61	71 70	55 86	48 65	536 62
59	44 56	127 75	73 76	57 70	50 46	548 84
60	46 67	130 96	75 91	59 63	52 38	561 21
61						
62	48 93	134 25	78 12	61 66	54 41	573 69
63	51 32	137 63	80 44	63 81	56 58	586 29
64	53 86	141 07	82 84	66 07	58 89	599 60
65	56 58	144 61	85 36	68 47	61 36	611 30
66	59 46	146 92	88 02	71 02	64 01	624 70
67						
68	62 55	152 59	91 15	74 31	67 35	637 64

Largest Amount of Insurance it will write on a Single Life, \$20,000.
 Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE

10-Annual Premiums for an Endowment Policy of \$1,000, payable as below.

Age.	At Death or in 15 Years.	At Death or in 20 Years.	At Death or in 25 Years.	At Death or in 30 Years.	At Death or in 35 Years.
20	\$84 56	\$72 54	\$63 12	\$55 82	\$50 26
21	84 55	72 65	63 26	56 00	50 51
22	84 73	72 76	63 40	56 20	50 77
23	84 80	72 88	63 56	56 41	51 06
24	84 90	73 00	63 72	56 63	51 37
25	85 01	73 13	63 90	56 89	51 71
26	85 10	73 27	64 10	57 15	52 07
27	85 22	73 41	64 31	57 43	52 45
28	85 33	73 57	64 53	57 74	52 87
29	85 45	73 74	64 76	58 08	53 32
30	85 94	73 92	65 01	58 44	53 80
31	86 09	74 11	65 29	58 83	54 34
32	86 23	74 32	65 60	59 25	54 91
33	86 37	74 54	65 92	59 72	55 53
34	86 54	74 78	66 27	60 21	56 18
35	86 72	75 04	66 66	60 75	56 90
36	86 92	75 33	67 08	61 33	.....
37	87 13	75 65	67 55	61 96	.....
38	87 36	76 00	68 05	62 67	.....
39	87 64	76 39	68 61	63 43	.....
40	88 31	77 47	69 80	64 78	.....
41	88 68	77 96	70 49	.....	.....
42	89 06	78 53	71 27	.....	.....
43	89 50	79 15	72 11	.....	.....
44	90 02	79 56	73 07	.....	.....
45	91 34	81 30	74 70	.....	.....
46	91 99	82 15	.....	.....	.....
47	92 68	83 09	.....	.....	.....
48	93 44	84 11	.....	.....	.....
49	94 28	85 19	.....	.....	.....
50	95 94	87 08	.....	.....	.....
51	96 92	.....	.....	.....	.....
52	97 95	.....	.....	.....	.....
53	99 15	.....	.....	.....	.....
54	100 43	.....	.....	.....	.....
55	102 65	.....	.....	.....	.....

GUARANTEED CASH VALUE POLICY (PARTICIPATING).

Premiums for each \$1,000 Insurance.

Age at Issue.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$19 62	\$48 56	\$36 00	\$29 84	\$105 84	\$68 40	\$50 07	\$39 88	\$32 54
22	20 06	49 30	36 55	30 31	105 92	68 50	50 17	39 50	32 68
23	20 51	50 06	37 13	30 80	106 02	68 60	50 28	39 63	32 82
24	20 99	50 85	37 73	31 31	106 11	68 70	50 40	39 76	32 98
25	21 49	51 67	38 35	31 83	106 22	68 82	50 53	39 90	33 15
26	22 01	52 51	38 98	32 37	106 33	68 94	50 66	40 06	33 34
27	22 56	53 38	39 65	32 94	106 44	69 07	50 81	40 23	33 54
28	23 14	54 28	40 33	33 52	106 56	69 21	50 97	40 41	33 76
29	23 74	55 21	41 05	34 13	106 70	69 35	51 13	40 61	33 99
30	24 38	56 18	41 78	34 76	106 84	69 51	51 31	40 82	34 25
31	25 05	57 18	42 55	35 42	106 98	69 68	51 51	41 06	34 54
32	25 75	58 21	43 34	36 11	107 15	69 86	51 72	41 31	34 85
33	26 50	59 28	44 16	36 82	107 32	70 06	51 95	41 59	35 19
34	27 28	60 38	45 02	37 66	107 50	70 27	52 20	41 89	35 57
35	28 11	61 53	45 91	38 34	107 70	70 50	52 47	42 23	35 99
36	28 98	62 71	46 83	39 15	107 91	70 75	52 78	42 60	36 44
37	29 90	63 94	47 79	40 00	108 14	71 02	53 10	43 00	36 94
38	30 88	65 21	48 79	40 89	108 39	71 32	53 47	43 45	37 49
39	31 91	66 53	49 88	41 81	108 66	71 64	53 87	43 94	38 10
40	33 01	67 90	50 92	42 79	108 96	72 00	54 31	44 49	38 77
41	34 16	69 32	52 06	43 82	109 28	72 40	54 80	45 09	39 51
42	35 39	70 79	53 24	44 90	109 63	72 83	55 33	45 75	40 32
43	36 70	72 32	54 49	46 04	110 03	73 32	55 93	46 49	41 21
44	38 08	73 91	55 79	47 25	110 46	73 85	56 59	47 30	42 20
45	39 55	75 57	57 16	48 52	110 94	74 44	57 32	48 20	43 28
46	41 12	77 30	58 60	49 87	111 47	75 10	58 14	49 19	.....
47	42 79	79 10	60 11	51 31	112 06	75 83	59 03	50 29	.....
48	44 57	80 98	61 71	52 83	112 72	76 64	60 08	51 49	.....
49	46 46	82 95	63 39	54 45	113 44	77 54	61 18	52 82	.....
50	48 48	84 99	65 16	56 17	114 24	78 58	62 34	54 29	.....
51	50 63	87 12	67 08	58 01	115 13	79 62	63 67	.....	.....
52	52 91	89 35	69 01	59 97	116 10	80 82	65 15	.....	.....
53	55 35	91 68	71 10	62 06	117 17	82 15	66 76	.....	.....
54	57 95	94 11	73 31	64 29	118 35	83 61	68 55	.....	.....
55	60 72	96 66	75 66	66 69	119 64	85 21	70 51	.....	.....
56	63 68	99 33	78 16	.....	121 06	86 99	.....	.....	.....
57	66 84	102 18	80 82	.....	122 63	88 94	.....	.....	.....
58	70 22	105 08	83 66	.....	124 36	91 09	.....	.....	.....
59	73 83	108 19	86 69	.....	126 26	93 46	.....	.....	.....
60	77 69	111 47	89 94	.....	128 35	96 07	.....	.....	.....
61	81 82	114 94	.....	.....	130 66	.....	.....	.....	.....
62	86 24	118 62	.....	.....	133 20	.....	.....	.....	.....
63	90 97	122 58	.....	.....	136 00	.....	.....	.....	.....
64	96 05	126 69	.....	.....	139 08	.....	.....	.....	.....
65	101 48	131 13	.....	.....	142 47	.....	.....	.....	.....
66	107 31	.....	.....	.....	.....	.....	.....	.....	.....
67	113 56	.....	.....	.....	.....	.....	.....	.....	.....
68	120 25	.....	.....	.....	.....	.....	.....	.....	.....
69	127 42	.....	.....	.....	.....	.....	.....	.....	.....
70	135 11	.....	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
 For quarterly rates add 6 per cent and divide by 4.

338 EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N.Y.

Largest Amount of Insurance it will write on a Single Life, \$200,000.
Premiums for each \$1,000 Insurance (Participating).

5 PER CENT TWENTY-YEAR GOLD DEBENTURE BONDS.										ENDOWMENT BONDS.		INDEMNITY POLICY.					
LIFE.										ENDOWMENTS.		Annual rates per \$1,000 with return of one-quarter of all premiums paid if death occurs within the dividend period.					
CONTINUOUS ANNUAL PREMIUMS.										15-Year Period.								20-Year Period.
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	15 Years.	20 Years.	Life.	15-Premiums Life.	15-Year Endowment	Life.	20-Premiums Life.	20-Year Endowment		
21	25 51	68 13	46 80	38 80	137 59	68 92	65 09	69 06	50 97	20 92	36 78	69 79	20 15	80 65	61 42		
22	26 07	64 09	47 52	39 41	137 70	69 05	65 22	66 17	51 10	20 47	37 80	69 91	20 61	81 14	61 55		
23	26 66	65 08	48 27	40 04	137 82	69 18	65 37	66 28	51 23	20 94	37 90	70 03	21 08	81 66	61 68		
24	27 28	66 11	49 05	40 70	137 95	69 32	65 52	66 40	51 35	21 48	38 53	70 15	21 58	82 20	61 83		
25	27 93	67 16	49 85	41 38	138 06	69 46	65 66	66 53	51 54	21 95	39 17	70 29	22 11	82 75	61 99		
26	28 61	68 26	50 68	42 09	138 23	69 62	65 83	66 67	51 71	22 49	39 83	70 44	22 66	83 32	62 15		
27	29 32	69 39	51 54	42 82	138 37	69 79	66 05	66 82	51 90	23 09	40 52	70 59	23 24	83 83	62 34		
28	30 08	70 56	52 43	43 58	138 58	69 97	66 25	66 99	52 11	23 66	41 24	70 76	23 85	84 35	62 54		
29	30 86	71 78	53 36	44 37	138 70	70 16	66 47	70 15	52 32	24 29	41 99	70 93	24 49	85 20	62 74		
30	31 69	73 03	54 32	45 19	138 89	70 36	66 71	70 34	52 55	24 95	42 75	71 13	25 17	85 89	62 97		
31	32 56	74 33	55 31	46 05	139 08	70 58	66 96	70 54	53 02	25 55	43 56	71 34	25 89	86 40	63 23		
32	33 48	75 67	56 34	46 94	139 29	70 82	67 23	70 75	53 34	26 38	44 40	71 57	26 64	87 36	63 50		
33	34 45	77 06	57 41	47 87	139 51	71 07	67 53	70 99	53 66	27 16	45 27	71 81	27 45	88 14	63 81		
34	35 47	78 50	58 52	48 83	139 75	71 35	67 86	71 45	54 04	27 98	46 18	72 08	28 29	88 96	64 14		
35	36 54	79 99	59 68	49 84	140 01	71 65	68 22	71 74	54 48	28 80	47 13	72 37	29 20	89 33	64 50		
36	37 68	81 53	60 88	50 90	140 28	71 97	68 61	72 07	54 89	29 78	48 12	72 70	30 16	90 16	64 92		
37	38 88	83 12	62 18	52 00	140 58	72 33	69 04	72 42	55 40	30 76	49 15	73 05	31 17	91 05	65 36		
38	40 14	84 78	63 43	53 15	140 91	72 71	69 51	72 82	56 96	31 80	50 24	73 44	32 26	92 02	65 87		
39	41 49	86 49	64 78	54 36	141 26	73 13	70 03	73 25	56 60	32 90	51 35	73 87	33 42	93 09	66 42		
40	42 91	88 27	66 20	55 63	141 65	73 60	70 60	73 74	57 29	34 09	52 58	74 35	34 66	94 23	67 03		
41	44 41	90 11	67 67	56 96	142 06	74 11	71 23	74 27	58 54	35 32	53 84	74 88	35 98	95 57	67 71		
42	46 01	92 03	69 22	58 37	142 52	74 68	71 93	74 86	59 48	36 67	55 16	75 46	37 39	97 44	68 46		
43	47 70	94 02	70 83	59 85	143 08	75 21	72 71	75 53	60 53	38 10	56 58	76 13	38 93	98 52	69 31		
44	49 51	96 09	72 53	61 42	143 60	75 81	73 57	76 27	61 69	39 69	58 06	76 85	40 54	100 00	69 25		
45	51 42	98 24	74 31	63 07	144 22	76 78	74 52	77 11	63 01	41 98	59 63	77 66	42 29	101 88	61 29		
46	53 46	100 49	76 18	64 83	144 91	77 63	75 58	78 05	65 38	43 62	61 31	78 57	44 18	103 58	63 46		
47	55 63	102 83	78 15	66 70	145 68	78 58	76 74	79 09	67 28	44 90	63 08	79 58	46 21	105 41	63 75		
48	57 94	106 28	80 22	68 68	146 53	79 64	78 03	80 93	69 34	46 93	64 95	80 70	48 41	107 38	65 20		
49	60 40	107 83	82 41	70 78	147 47	100 30	79 46	82 30	72 14	49 11	67 00	81 96	50 77	109 50	66 80		
50	63 02	110 49	84 71	73 02	148 52	102 09	81 04	83 30	74 09	51 45	69 18	83 35	52 84	111 80	68 58		
51	65 51	113 26	87 14	75 41	149 66	103 50	82 77	84 97	75 46	53 97	71 46	84 88	55 11	114 31	70 58		
52	68 78	116 16	89 71	77 96	150 93	105 07	84 69	86 69	76 99	56 69	73 94	86 59	57 49	116 91	72 89		
53	71 95	119 18	92 43	80 67	152 32	106 79	86 79	88 59	78 59	59 62	76 58	88 49	59 99	119 61	75 00		
54	75 33	122 34	95 30	83 58	153 85	108 69	89 11	90 69	80 69	62 79	79 44	90 80	62 49	122 34	77 41		
55	78 94	125 65	98 36	86 70	155 53	110 78	91 66	92 89	82 89	66 22	82 51	92 93	65 49	125 65	79 91		
56	82 79	129 12	101 61	90 04	157 38	113 08	94 46	95 11	85 11	69 71	84 88	95 11	68 49	129 12	82 41		
57	86 89	132 77	105 06	93 61	159 42	115 62	97 53	97 11	87 53	72 89	87 08	97 11	71 49	132 77	85 00		
58	91 28	136 60	108 75	97 47	161 66	118 42	100 89	100 11	90 89	76 11	89 11	100 11	74 49	136 60	87 58		
59	96 98	140 64	112 70	101 61	164 13	121 50	104 58	104 11	94 58	79 49	91 49	104 11	77 49	140 64	90 00		
60	100 99	144 90	116 93	106 08	166 85	124 89	108 61	108 11	98 61	83 11	93 11	108 11	80 49	144 90	92 49		
61	106 36	149 42	121 46	110 89	169 85	128 60	112 71	112 11	102 71	86 11	95 11	112 11	83 49	149 42	95 00		
62	112 11	154 20	126 32	115 89	173 15	132 71	117 49	117 11	107 49	89 11	98 11	117 11	86 49	154 20	98 00		
63	118 26	159 28	131 53	121 49	176 79	137 21	122 89	122 11	112 89	92 11	101 11	122 11	89 49	159 28	101 00		
64	124 86	164 70	137 16	127 49	180 80	142 14	128 49	128 11	118 49	95 11	104 11	128 11	92 49	164 70	104 00		
65	131 93	170 47	143 22	133 89	185 22	147 54	133 89	133 11	123 89	98 11	107 11	133 11	95 49	170 47	107 00		

PREMIUM DIVIDEND POLICY (PARTICIPATING.)

Annual Premiums with each \$1,000 Insurance, with a dividend of 25 per cent of the premiums paid in event of death within the accumulation periods of either 15 or 20 years, also a guaranteed cash value of American 8 per cent reserve at end of accumulation period.

Age at Issue.	Life, 15-Year Period.			Life, 20-Year Period.			15 Prems. Life, 15-Year Period			20 Prems. Life, 20-Year Period			15-Year Endowment, 15-Year Period.			20-Year Endowment, 20-Year Period.			GUARANTEED CASH VALUE RETURN PREMIUM POLICY. Annual Premium Rates for \$1,000 of Assurance with Return of all Premiums if Death Occurs within the Bonus Period.					
	Life, 15-Year Period.			Life, 20-Year Period.			15 Prems. Life, 15-Year Period			20 Prems. Life, 20-Year Period			15-Year Endowment, 15-Year Period.			20-Year Endowment, 20-Year Period.			Bonus Period, 15 Years.			Bonus Period, 20 Years.		
	Life, 15-Year Period.			Life, 20-Year Period.			15 Prems. Life, 15-Year Period			20 Prems. Life, 20-Year Period			15-Year Endowment, 15-Year Period.			20-Year Endowment, 20-Year Period.			Life, (See below.)	15 Prems., Life.	15-Year Endowment	Life, (See below.)	20 Prems., Life.	20-Year Endowment
21	\$19	02	\$19	15	\$35	99	\$29	94	\$68	58	\$49	52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
22	19	45	19	58	36	55	29	81	68	69	49	62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
23	19	89	20	03	37	14	30	90	68	80	49	75	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
24	20	36	20	50	37	74	30	81	68	92	49	89	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
25	20	86	21	00	38	37	31	94	69	05	50	08	\$23	46	\$41	86	\$75	11	\$24	20	\$36	85	\$56	91
26	21	36	21	52	39	02	31	89	69	19	50	18	24	05	42	60	75	84	24	85	36	84	57	19
27	21	90	22	07	39	70	32	46	69	34	50	34	24	69	43	40	75	69	25	54	37	29	57	51
28	22	47	22	65	40	40	33	06	69	49	50	52	25	37	44	21	75	87	26	27	38	06	57	87
29	23	07	23	26	41	12	33	68	69	68	50	71	26	07	45	08	76	16	27	04	38	88	58	24
30	23	70	23	91	41	88	34	88	69	85	50	92	26	88	45	97	76	45	27	88	39	74	58	67
31	24	36	24	59	42	66	35	00	70	05	51	15	27	62	46	92	76	88	28	76	40	67	59	15
32	25	06	25	81	43	48	35	71	70	26	51	40	28	46	47	91	77	22	29	71	41	67	59	69
33	25	80	26	07	44	83	36	45	70	50	51	68	29	37	48	94	77	65	30	74	42	72	60	27
34	26	58	26	88	45	22	37	24	70	75	51	98	30	38	50	05	78	12	31	84	43	84	60	98
35	27	41	27	74	46	14	38	06	71	08	52	38	31	36	51	21	78	65	33	04	45	07	61	68
36	28	29	28	65	47	11	38	98	71	94	52	70	32	46	52	45	79	25	34	33	46	38	62	53
37	29	22	29	62	48	12	39	84	71	68	53	11	33	63	53	76	79	69	35	74	47	81	63	46
38	30	21	30	66	49	18	40	81	72	05	53	58	34	91	55	16	80	63	37	27	49	36	64	54
39	31	26	31	78	50	29	41	88	72	46	54	09	36	28	56	66	81	46	38	35	51	03	65	75
40	32	38	32	93	51	46	42	91	72	92	54	66	37	78	58	27	82	40	40	80	52	88	67	12
41	33	57	34	18	52	69	44	06	73	43	55	29	39	38	60	01	83	46	42	81	54	91	68	62
42	34	34	35	58	53	99	46	28	73	99	55	90	41	13	61	88	84	64	45	05	57	15	70	43
43	36	19	36	97	55	36	46	59	74	63	56	76	43	05	63	91	86	00	47	54	59	63	72	44
44	37	65	38	52	56	80	47	99	75	33	57	66	45	13	66	12	87	52	50	29	62	40	74	74
45	39	20	40	18	58	34	49	49	76	11	58	64	47	41	68	52	89	23	53	35	65	49	77	36
46	40	37	41	97	59	97	51	10	76	99	59	73	49	94	71	16	91	20	.....	.....	.....	.....	.....	.....
47	42	66	43	90	61	70	52	33	77	96	60	94	52	72	74	06	93	43	.....	.....	.....	.....	.....	.....
48	44	58	45	99	63	55	54	70	79	05	62	29	55	80	77	26	95	96	.....	.....	.....	.....	.....	.....
49	46	63	48	24	65	52	56	72	80	26	63	80	59	23	80	81	98	85	.....	.....	.....	.....	.....	.....
50	48	88	50	67	67	62	58	89	81	60	65	48	63	05	84	74	102	13	.....	.....	.....	.....	.....	.....
51	51	27	.....	.....	69	87	.....	.....	83	09	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
52	53	85	.....	.....	72	27	.....	.....	84	75	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
53	56	64	.....	.....	74	86	.....	.....	86	59	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
54	59	66	.....	.....	77	63	.....	.....	88	63	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
55	62	91	.....	.....	80	63	.....	.....	90	90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

At the end of the Bonus Period the Ordinary Life Rates will be reduced to those of similar policies without return of premiums.

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Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			TERM INSURANCE.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
21	\$15.84	\$38.41	\$28.50	\$23.67	\$93.84	\$59.59	\$42.89			
22	16 19	39 04	28 97	24 06	93 89	59 65	42 97			
23	16 57	39 68	29 46	24 47	93 95	59 72	43 05			
24	16 96	40 35	29 96	24 91	94 01	59 79	43 13			
25	17 37	41 05	30 49	25 35	94 07	59 86	43 21	\$12 98	\$18 23	\$13 55
26	17 80	41 78	31 04	25 81	94 14	59 94	43 30	13 17	13 45	13 80
27	18 26	42 53	31 60	26 29	94 21	60 03	43 41	13 37	13 67	14 06
28	18 73	43 30	32 19	26 80	94 30	60 12	43 51	13 59	13 92	14 36
29	19 24	44 11	32 81	27 31	94 38	60 22	43 63	13 82	14 18	14 66
30	19 77	44 95	33 44	27 85	94 47	60 33	43 76	14 07	14 47	15 00
31	20 33	45 81	34 10	28 43	94 56	60 44	43 91	14 34	14 77	15 37
32	20 92	46 72	34 79	29 01	94 67	60 56	44 08	14 63	15 11	15 78
33	21 54	47 65	35 50	29 62	94 78	60 70	44 22	14 94	15 47	16 23
34	22 20	48 62	36 25	30 27	94 91	60 85	44 42	15 27	15 86	16 72
35	22 90	49 63	37 02	30 95	95 04	61 02	44 62	15 63	16 39	17 27
36	23 63	50 67	37 82	31 65	95 18	61 19	44 84	16 02	16 78	17 87
37	24 40	51 76	38 67	32 38	95 34	61 39	45 10	16 45	17 30	18 52
38	25 23	52 89	39 65	33 15	95 52	61 61	45 38	16 92	17 89	19 25
39	26 11	54 06	40 46	33 96	95 70	61 85	45 68	17 43	18 53	20 05
40	27 03	55 28	41 42	34 82	95 91	62 11	46 06	18 00	19 23	20 83
41	28 01	56 53	42 42	35 71	96 14	62 41	46 44	18 63	20 01	21 89
42	29 05	57 85	43 47	36 66	96 40	62 75	46 94	19 31	20 88	22 95
43	30 16	59 23	44 56	37 66	96 68	63 11	47 31	20 08	21 83	24 12
44	31 35	60 64	45 71	38 71	97 00	63 54	47 86	20 93	22 86	25 40
45	32 60	62 18	46 91	39 83	97 35	63 99	48 44	21 87	24 05	26 81
46	33 94	63 68	48 19	41 00	97 76	64 51	49 09	22 62	25 33	28 36
47	35 36	65 29	49 52	42 25	98 21	65 10	49 58	24 08	26 74	30 05
48	36 98	66 98	50 93	43 59	98 70	65 74	50 65	25 36	28 30	31 90
49	38 50	68 73	52 41	45 01	99 26	66 46	51 56	26 73	30 01	33 92
50	40 24	70 56	53 98	46 51	99 89	67 26	52 57	28 34	31 88	36 12
51	42 08	72 48	55 62	48 11	100 58	68 15	53 69	30 05	33 98	38 51
52	44 03	74 47	57 36	49 82	101 34	69 12	54 91	31 93	36 18	41 10
53	46 13	76 55	59 20	51 63	102 19	70 22	56 27	33 99	38 63	43 89
54	48 37	78 72	61 14	53 58	103 18	71 42	57 76	36 26	41 31	46 91
55	50 75	80 99	63 20	55 66	104 17	72 74	59 44	38 74	44 23	50 15
56	53 29	83 37	65 40	57 90	105 31	74 22	61 26	41 45	47 40	52 63
57	56 02	85 86	67 72	60 30	106 57	75 85	63 26	44 42	50 86	55 34
58	58 91	88 47	70 20	62 86	107 98	77 64	65 46	47 68	54 60	58 32
59	62 03	91 22	72 85	65 62	109 53	79 63	67 88	51 24	58 64	61 57
60	65 35	94 12	75 67	68 60	111 24	81 83	70 54	55 12	63 00	65 12
61	68 91	97 18	78 71	71 80	113 13	84 24				
62	72 71	100 42	81 96	75 26	115 29	86 90				
63	76 80	103 85	85 45	78 99	117 54	89 83				
64	81 17	107 49	89 20	83 01	120 10	93 03				
65	85 85	111 37	93 23	87 37	122 93	96 58				
66	90 87	115 49	97 58	92 09	126 04					
67	96 26	119 90	102 27	97 19	129 45					
68	102 02	124 58	107 33	102 70	133 18					
69	108 19	129 59	112 79	108 67	137 27					
70	114 82	134 92	118 70	115 11	141 72					

Continuous Instalment Life Policy (Participating). Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
21	20 82	20 69	20 57	20 44	20 30	20 17	20 04	19 90	19 77	19 63	19 50	19 36	19 22	19 09	18 96
22	21 31	21 18	21 05	20 91	20 78	20 64	20 50	20 36	20 22	20 08	19 94	19 79	19 65	19 52	19 39
23	21 63	21 50	21 36	21 22	21 08	20 94	20 80	20 66	20 52	20 38	20 24	20 10	19 96	19 82	19 69
24	22 38	22 24	22 10	21 95	21 81	21 66	21 51	21 36	21 20	21 05	20 20	20 74	20 59	20 44	20 30
25	22 96	22 82	22 67	22 52	22 37	22 22	22 06	21 90	21 74	21 58	21 42	21 26	21 11	20 95	20 80
26	23 58	23 43	23 28	23 13	22 97	22 81	22 64	22 48	22 31	22 14	21 98	21 81	21 65	21 49	21 33
27	24 28	24 13	23 97	23 82	23 66	23 50	23 33	23 16	22 99	22 82	22 65	22 48	22 32	22 15	21 99
28	24 98	24 82	24 66	24 49	24 32	24 15	23 98	23 81	23 64	23 46	23 29	23 11	22 94	22 77	22 60
29	25 64	25 48	25 31	25 14	24 96	24 79	24 62	24 44	24 27	24 09	23 92	23 74	23 56	23 38	23 21
30	26 42	26 25	26 07	25 89	25 71	25 53	25 35	25 17	24 99	24 81	24 63	24 45	24 27	24 09	23 91
31	27 23	27 06	26 88	26 69	26 50	26 32	26 13	25 95	25 76	25 58	25 39	25 21	25 02	24 84	24 65
32	28 09	27 91	27 73	27 54	27 34	27 15	26 96	26 77	26 58	26 39	26 20	26 01	25 82	25 63	25 44
33	29 00	28 82	28 63	28 43	28 23	28 03	27 83	27 63	27 43	27 23	27 03	26 83	26 63	26 43	26 23
34	29 97	29 78	29 58	29 38	29 17	28 96	28 75	28 54	28 33	28 12	27 91	27 70	27 49	27 28	27 07
35	31 01	30 81	30 60	30 39	30 17	29 95	29 72	29 49	29 26	29 03	28 80	28 57	28 34	28 11	27 88
36	32 09	31 89	31 68	31 46	31 24	31 01	30 77	30 53	30 29	30 05	29 81	29 57	29 33	29 09	28 85
37	33 25	33 04	32 83	32 60	32 37	32 13	31 88	31 63	31 38	31 13	30 88	30 63	30 38	30 13	29 88
38	34 46	34 25	34 03	33 80	33 56	33 32	33 07	32 81	32 55	32 29	32 03	31 77	31 51	31 25	30 99
39	35 77	35 55	35 32	35 08	34 84	34 59	34 33	34 06	33 79	33 52	33 25	32 98	32 71	32 44	32 17
40	37 15	36 93	36 70	36 46	36 20	35 94	35 67	35 39	35 11	34 83	34 55	34 27	33 98	33 70	33 42
41	38 62	38 40	38 17	37 92	37 65	37 37	37 09	36 80	36 51	36 22	35 93	35 64	35 35	35 06	34 77
42	40 17	39 95	39 71	39 45	39 18	38 91	38 63	38 34	38 05	37 76	37 46	37 17	36 87	36 58	36 29
43	41 83	41 60	41 35	41 09	40 81	40 53	40 24	39 95	39 66	39 36	39 06	38 76	38 46	38 16	37 86
44	43 00	42 76	42 51	42 24	41 96	41 67	41 38	41 08	40 78	40 48	40 17	39 87	39 56	39 25	38 95
45	45 49	45 25	44 99	44 71	44 42	44 13	43 83	43 53	43 23	42 92	42 61	42 30	41 99	41 68	41 37
46	47 50	47 25	46 99	46 71	46 41	46 11	45 81	45 50	45 19	44 88	44 57	44 26	43 95	43 64	43 33
47	49 64	49 39	49 13	48 83	48 53	48 22	47 91	47 60	47 29	46 98	46 67	46 36	46 05	45 74	45 43
48	51 92	51 66	51 39	51 09	50 78	50 47	50 15	49 84	49 52	49 20	48 88	48 56	48 24	47 92	47 60
49	54 36	54 09	53 81	53 50	53 18	52 85	52 52	52 19	51 86	51 53	51 20	50 87	50 54	50 21	49 88
50	56 97	56 70	56 41	56 10	55 77	55 44	55 11	54 78	54 44	54 10	53 76	53 42	53 08	52 74	52 40
51	59 75	59 48	59 18	58 86	58 53	58 19	57 85	57 51	57 17	56 82	56 48	56 13	55 79	55 44	55 09
52	62 69	62 42	62 12	61 79	61 44	61 09	60 74	60 39	59 99	59 64	59 29	58 94	58 59	58 24	57 89
53	65 83	65 56	65 25	64 91	64 56	64 21	63 85	63 49	63 13	62 77	62 41	62 05	61 69	61 33	60 97
54	69 19	68 91	68 59	68 25	67 89	67 53	67 17	66 81	66 45	66 09	65 72	65 36	65 00	64 64	64 28
55	73 79	73 51	73 19	72 84	72 47	72 10	71 73	71 36	70 98	70 61	70 24	69 87	69 50	69 13	68 76
56	78 62	78 34	77 99	77 62	77 25	76 87	76 49	76 11	75 73	75 35	74 97	74 59	74 21	73 83	73 45
57	80 70	80 41	80 08	79 71	79 33	78 95	78 57	78 18	77 79	77 40	77 01	76 62	76 23	75 84	75 45
58	85 05	84 76	84 43	84 08	83 72	83 35	82 98	82 60	82 22	81 84	81 46	81 08	80 69	80 31	79 92
59	89 73	89 43	89 08	88 69	88 29	87 88	87 47	87 06	86 65	86 24	85 83	85 42	85 01	84 60	84 19
60	94 77	94 47	94 12	93 72	93 31	92 89	92 47	92 05	91 63	91 21	90 79	90 37	89 94	89 52	89 10
61	100 14	99 84	99 48	99 08	98 67	98 25	97 83	97 41	96 98	96 56	96 13	95 70	95 27	94 84	94 41
62	106 85	106 55	106 19	105 78	105 36	104 93	104 50	104 07	103 64	103 21	102 78	102 35	101 92	101 49	101 06
63	111 96	111 66	111 30	110 87	110 44	109 99	109 56	109 13	108 69	108 26	107 83	107 39	106 96	106 53	106 10
64	118 52	118 23	117 86	117 43	116 99	116 54	116 09	115 64	115 19	114 74	114 29	113 84	113 39	112 94	112 49
65	126 59	126 30	125 93	125 49	125 04	124 59	124 14	123 69	123 24	122 79	122 34	121 89	121 44	120 99	120 54
66	133 17	132 89	132 52	132 08	131 63	131 18	130 73	130 28	129 83	129 38	128 93	128 48	128 03	127 58	127 13
67	141 26	140 98	140 61	140 15	139 69	139 24	138 79	138 34	137 89	137 44	136 99	136 54	136 09	135 64	135 19
68	149 91	149 64	149 27	148 80	148 35	147 89	147 44	146 99	146 54	146 09	145 64	145 19	144 74	144 29	143 84
69	159 16	158 90	158 53	158 05	157 58	157 11	156 64	156 17	155 70	155 23	154 76	154 29	153 82	153 35	152 88
70	169 06	168 82	168 44	167 95	167 47	166 98	166 50	166 01	165 53	165 04	164 56	164 07	163 58	163 09	162 60

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Continuous Instalment Life Policy, Participating. Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																														
Age.	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29															
21	18	84	18	72	18	60	18	48	18	36	18	24	18	12	18	00	17	89	17	78	17	66	17	54	17	43	17	33	17	22
22	19	26	19	18	19	00	18	88	18	75	18	63	18	50	18	38	18	27	18	15	18	04	17	92	17	80	17	69	17	58
23	19	70	19	57	19	43	19	30	19	17	19	05	18	93	18	80	18	68	18	56	18	44	18	30	18	18	18	07	17	97
24	20	16	20	08	19	89	19	75	19	61	19	48	19	35	19	23	19	11	18	98	18	86	18	72	18	60	18	49	18	38
25	20	66	20	51	20	36	20	22	20	09	19	95	19	81	19	68	19	55	19	42	19	29	19	17	19	05	18	93	18	81
26	21	18	21	08	20	88	20	73	20	59	20	44	20	30	20	16	20	08	19	90	19	76	19	62	19	50	19	38	19	26
27	21	73	21	57	21	41	21	26	21	11	20	96	20	82	20	68	20	53	20	39	20	25	20	13	19	01	19	89	19	77
28	22	32	22	15	21	99	21	83	21	67	21	52	21	36	21	21	21	06	20	92	20	77	20	63	20	49	20	36	20	23
29	22	94	22	77	22	60	22	43	22	26	22	09	21	93	21	78	21	62	21	47	21	32	21	17	21	03	20	89	20	76
30	23	61	23	42	23	24	23	06	22	89	22	72	22	55	22	38	22	22	22	06	21	90	21	75	21	60	21	46	21	32
31	24	81	24	11	23	92	23	74	23	55	23	37	23	19	23	01	22	84	22	68	22	53	22	36	22	20	22	05	21	91
32	25	05	24	84	24	64	24	45	24	26	24	07	23	88	23	70	23	52	23	34	23	17	23	00	22	84	22	68	22	53
33	25	85	25	63	25	42	25	21	25	01	24	81	24	62	24	42	24	23	24	04	23	85	23	66	23	52	23	36	23	21
34	26	69	26	47	26	25	26	03	25	82	25	61	25	40	25	20	25	00	24	80	24	61	24	43	24	24	24	06	23	92
35	27	59	27	36	27	13	27	91	27	69	27	47	27	25	27	03	25	82	25	61	25	41	25	21	25	02	24	84	24	67
36	28	54	28	30	28	06	27	83	27	60	27	37	27	14	27	91	26	68	26	46	26	25	26	05	25	85	25	65	25	46
37	29	56	29	31	29	06	28	82	28	58	28	34	28	09	27	85	27	61	27	38	27	15	27	93	26	72	26	51	26	31
38	30	65	30	39	30	12	29	86	29	61	29	36	29	10	28	85	28	60	28	35	28	11	27	88	27	65	27	43	27	23
39	31	80	31	52	31	25	30	98	30	71	30	44	30	17	29	91	29	65	29	39	29	13	28	89	28	65	28	42	28	20
40	33	04	32	75	32	46	32	17	31	88	31	60	31	32	31	04	30	76	30	49	30	23	29	97	29	72	29	47	29	23
41	34	87	34	06	33	75	33	44	33	14	32	84	32	54	32	25	31	96	31	67	31	39	31	13	30	86	30	60	30	34
42	35	78	35	46	35	13	34	80	34	48	34	16	33	85	33	54	33	24	32	94	32	64	32	35	32	07	31	79	31	52
43	37	28	36	95	36	60	36	26	35	93	35	60	35	27	34	94	34	62	34	30	33	98	33	68	33	38	33	08	32	79
44	38	90	38	55	38	18	37	83	37	48	37	13	36	78	36	43	36	09	35	75	35	42	35	10	34	78	34	46	34	15
45	40	63	40	26	39	88	39	50	39	13	38	77	38	40	38	03	37	67	37	31	36	96	36	61	36	27	35	94	35	62
46	42	47	42	08	41	69	41	29	40	90	40	52	40	13	39	75	39	38	39	98	38	61	38	24	37	88	37	58	37	19
47	44	44	44	03	43	62	43	21	42	80	42	40	41	99	41	59	41	19	40	79	40	39	39	99	39	60	39	23	38	87
48	46	54	46	12	45	69	45	27	44	84	44	41	43	98	43	56	43	13	42	71	42	29	41	89	41	45	41	03	40	66
49	48	80	48	36	47	91	47	47	47	02	46	57	46	11	45	66	45	21	44	77	44	32	43	88	43	44	43	01	42	60
50	51	22	50	76	50	29	49	89	49	35	48	88	48	40	47	92	47	44	46	97	46	50	46	04	45	58	45	12	44	67
51	53	80	53	33	53	84	52	34	51	84	51	34	50	88	50	84	49	84	49	34	48	84	48	35	47	85	47	37	46	89
52	56	56	56	05	55	55	55	03	54	50	53	97	53	46	52	94	52	41	51	88	51	35	50	82	50	30	49	78	49	27
53	59	49	58	97	58	44	57	90	57	36	56	81	56	27	55	72	55	16	54	59	54	02	53	46	58	91	52	86	51	82
54	62	63	62	08	61	53	60	98	60	39	59	82	59	26	58	68	58	09	57	49	56	89	56	30	55	72	55	14	54	57
55	65	99	65	42	64	84	64	25	63	66	63	06	62	45	61	83	61	22	60	60	59	96	59	36	58	75	58	13	57	51
56	69	59	68	99	68	39	67	77	67	15	66	52	65	87	65	23	64	57	63	98	63	22	62	62	61	95	61	30	60	66
57	73	44	72	82	72	19	71	56	70	80	72	29	54	68	58	18	67	51	65	88	65	13	65	13	65	11	64	72	64	04
58	77	56	76	92	76	28	75	58	74	90	74	20	73	48	72	76	72	05	71	84	70	61	69	87	69	12	68	89	67	07
59	81	96	81	29	80	60	79	91	79	19	78	45	77	70	76	94	76	19	75	44	74	68	73	90	73	12	72	84	71	87
60	86	66	85	97	85	26	84	53	83	77	83	00	82	22	81	44	80	65	79	85	79	04	78	22	77	40	76	57	75	75
61	91	73	91	01	90	27	89	50	88	71	87	90	87	08	86	26	85	48	84	58	83	73	82	87	82	00	81	12	80	25
62	97	18	96	37	95	59	94	79	93	96	93	12	92	26	91	40	90	52	89	64	88	74	87	83	86	91	85	90	85	06
63	102	92	102	12	101	80	100	46	99	60	98	72	97	82	96	91	95	99	95	06	94	11	93	15	98	19	91	20	90	22
64	104	18	106	29	107	43	106	55	105	65	104	73	108	79	102	84	101	87	100	88	99	88	98	87	97	85	96	81	95	77
65	115	84	114	95	114	05	113	18	112	15	111	22	110	24	109	23	108	21	107	17	106	12	105	05	108	97	102	87	101	77
66	123	03	122	11	121	16	120	19	119	20	118	19	117	16	116	10	115	03	113	92	112	81	111	09	110	54	109	83	108	32
67	130	72	129	76	128	75	127	73	126	70	125	64	124	55	123	44	122	30	121	14	119	06	118	79	117	59	116	35	115	11
68	138	94	137	93	136	88	135	81	134	72	133	61	132	46	131	29	130	14	128	89	127	65	126	39	125	11	123	81	122	60
69	147	74	146	67	145	58	144	46	143	81	142	14	140	94	139	71	138	45	137	17	135	89	134	54	133	19	131	81	130	43
70	157	17	156	08	154	91	153	73	152	53	151	29	150	03	148	73	147	40	146	05	144	68	143	28	141	85	140	40	138	98

Continuous Instalment (Life) Policy (Participating). Yearly Premiums for \$1,000 Life Policy, Payable in Yearly Instalments of \$50 each, for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age at Issue	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
21	17 12	17 01	16 91	16 82	16 73	16 64	16 54	16 44	16 35	16 26	16 18	16 09	16 01	15 93	15 85
22	17 48	17 37	17 27	17 17	17 08	16 99	16 89	16 79	16 69	16 60	16 52	16 44	16 36	16 27	16 20
23	17 87	17 76	17 65	17 55	17 45	17 35	17 25	17 16	17 06	16 96	16 87	16 79	16 71	16 63	16 55
24	18 27	18 16	18 06	17 94	17 84	17 74	17 64	17 54	17 44	17 35	17 26	17 17	17 08	17 00	16 93
25	18 69	18 58	18 47	18 36	18 25	18 15	18 04	17 94	17 84	17 75	17 65	17 57	17 48	17 40	17 32
26	19 13	19 02	18 90	18 79	18 68	18 57	18 47	18 36	18 26	18 17	18 08	17 99	17 90	17 81	17 73
27	19 60	19 48	19 37	19 25	19 13	19 02	18 92	18 81	18 71	18 61	18 52	18 43	18 34	18 25	18 16
28	20 10	19 97	19 85	19 73	19 61	19 50	19 39	19 28	19 18	19 08	18 98	18 89	18 80	18 71	18 63
29	20 63	20 50	20 37	20 24	20 12	20 00	19 89	19 78	19 67	19 57	19 47	19 37	19 28	19 19	19 10
30	21 18	21 04	20 91	20 78	20 66	20 54	20 42	20 31	20 20	20 09	19 98	19 88	19 79	19 70	19 61
31	21 77	21 63	21 49	21 36	21 22	21 10	20 98	20 86	20 75	20 64	20 53	20 43	20 33	20 23	20 14
32	22 39	22 25	22 10	21 96	21 82	21 69	21 56	21 44	21 32	21 21	21 10	20 99	20 89	20 79	20 70
33	23 05	22 90	22 75	22 60	22 46	22 32	22 18	22 05	21 93	21 82	21 71	21 60	21 49	21 39	21 29
34	23 76	23 60	23 44	23 29	23 13	22 98	22 84	22 71	22 59	22 47	22 36	22 23	22 12	22 02	21 91
35	24 50	24 34	24 17	24 00	23 84	23 69	23 54	23 40	23 27	23 15	23 03	22 91	22 79	22 68	22 56
36	25 28	25 11	24 94	24 77	24 60	24 44	24 29	24 14	24 00	23 87	23 74	23 61	23 49	23 38	23 26
37	26 12	25 93	25 75	25 57	25 40	25 23	25 07	24 92	24 77	24 63	24 50	24 37	24 25	24 14	24 03
38	27 03	26 83	26 65	26 46	26 28	26 10	25 91	25 74	25 59	25 45	25 32	25 18	25 05	24 93	24 81
39	27 98	27 77	27 57	27 37	27 18	26 99	26 81	26 64	26 47	26 31	26 17	26 03	25 90	25 77	25 65
40	29 00	28 78	28 56	28 35	28 15	27 94	27 77	27 58	27 40	27 24	27 08	26 93	26 79	26 65	26 53
41	30 09	29 85	29 62	29 40	29 19	28 98	28 78	28 59	28 41	28 25	28 09	27 94	27 78	27 61	27 46
42	31 26	31 01	30 76	30 52	30 29	30 08	29 87	29 67	29 47	29 28	29 08	28 89	28 73	28 56	28 40
43	32 52	32 26	32 00	31 75	31 48	31 25	31 02	30 80	30 60	30 40	30 20	30 02	29 85	29 70	29 55
44	33 96	33 67	33 39	33 08	32 76	32 41	32 06	31 81	31 57	31 36	31 16	30 97	30 79	30 63	30 48
45	35 30	34 99	34 68	34 36	34 11	33 85	33 59	33 34	33 10	32 88	32 67	32 47	32 27	32 09	31 92
46	36 35	36 01	35 68	35 35	35 07	34 78	34 48	34 24	34 00	33 78	33 56	33 35	33 14	32 95	32 78
47	38 51	38 15	37 80	37 46	37 14	36 84	36 54	36 25	35 98	35 73	35 48	35 25	35 03	34 82	34 63
48	40 29	39 91	39 53	39 18	38 84	38 51	38 19	37 88	37 58	37 30	37 04	36 79	36 55	36 32	36 11
49	42 19	41 79	41 39	41 01	40 65	40 30	39 94	39 61	39 30	38 99	38 70	38 43	38 17	37 93	37 70
50	44 29	43 80	43 39	42 98	42 59	42 21	41 83	41 47	41 18	40 80	40 49	40 20	39 92	39 66	39 41
51	46 42	45 92	45 53	45 10	44 67	44 26	43 84	43 45	43 08	42 73	42 40	42 09	41 80	41 51	41 23
52	48 77	48 25	47 82	47 35	46 89	46 44	46 00	45 58	45 18	44 81	44 46	44 13	43 80	43 48	43 19
53	51 29	50 78	50 28	49 78	49 29	48 81	48 33	47 87	47 44	47 04	46 66	46 31	45 96	45 61	45 30
54	54 00	53 45	52 91	52 37	51 85	51 34	50 83	50 33	49 86	49 48	49 02	48 64	48 26	47 89	47 54
55	56 91	56 31	55 78	55 16	54 60	54 06	53 50	52 98	52 48	52 00	51 55	51 18	50 78	50 33	49 93
56	60 02	59 38	58 73	58 14	57 54	56 95	56 38	55 82	55 28	54 77	54 28	53 81	53 37	52 94	52 53
57	63 36	62 67	62 00	61 35	60 71	60 07	59 45	58 86	58 29	57 74	57 20	56 69	56 21	55 74	55 29
58	66 95	66 22	65 50	64 81	64 12	63 43	62 77	62 13	61 51	60 92	60 34	59 78	59 24	58 74	58 26
59	70 80	70 02	69 26	68 51	67 78	67 04	66 32	65 63	64 97	64 33	63 70	63 10	62 52	61 97	61 44
60	74 93	74 11	73 30	72 50	71 71	70 93	70 18	69 42	68 70	67 99	67 31	66 66	66 04	65 44	64 83
61	79 38	78 51	77 65	76 79	75 94	75 11	74 29	73 49	72 71	71 95	71 23	70 51	69 83	69 18	68 55
62	84 14	83 21	82 29	81 38	80 47	79 58	78 71	77 85	77 01	76 18	75 39	74 62	73 89	73 18	72 51
63	89 24	88 26	87 28	86 30	85 34	84 39	83 46	82 52	81 62	80 74	79 88	79 05	78 25	77 48	76 73
64	94 74	93 70	92 65	91 61	90 58	89 56	88 56	87 57	86 59	85 64	84 72	83 83	82 96	82 12	81 32
65	100 67	99 57	98 45	97 84	96 24	95 15	94 08	93 01	91 96	90 93	89 94	88 98	88 04	87 13	86 26
66	107 08	105 88	104 69	103 50	102 32	101 16	100 01	98 87	97 74	96 63	95 54	94 50	93 50	92 52	91 55
67	113 87	112 58	111 37	110 16	108 95	107 61	106 38	105 15	103 93	102 74	101 59	100 47	99 37	98 30	97 27
68	121 19	119 87	118 53	117 18	115 84	114 52	113 20	111 89	110 58	109 30	108 06	106 85	105 66	104 51	103 40
69	129 64	127 63	126 27	124 77	123 35	121 93	120 52	119 12	117 73	116 35	115 01	113 71	112 43	111 18	109 96
70	137 45	135 96	134 45	132 92	131 40	129 90	128 39	126 88	125 39	123 92	122 48	121 07	119 69	118 34	117 04

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Continuous Instalment Life Policy (Participating). Yearly Premiums for \$1,000 Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age,	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
21	15	78	15	72	15	65	15	59	15	53	15	47	15	42	15	37
22	16	12	16	05	15	09	15	02	15	86	15	80	15	75	15	70
23	16	48	16	41	16	34	16	27	16	21	16	16	16	11	16	06
24	16	85	16	78	16	71	16	64	16	58	16	52	16	47	16	42
25	17	24	17	17	17	10	17	03	16	97	16	91	16	86	16	81
26	17	65	17	58	17	51	17	44	17	37	17	31	17	26	17	21
27	18	08	18	01	17	94	17	87	17	81	17	75	17	69	17	64
28	18	54	18	46	18	39	18	32	18	26	18	20	18	14	18	09
29	19	02	18	94	18	87	18	80	18	73	18	67	18	62	18	57
30	19	52	19	44	19	37	19	30	19	23	19	17	19	11	19	06
31	20	05	19	97	19	90	19	83	19	76	19	69	19	63	19	57
32	20	61	20	53	20	46	20	39	20	32	20	25	20	19	20	13
33	21	20	21	12	21	04	20	96	20	89	20	82	20	75	20	69
34	21	82	21	74	21	66	21	58	21	50	21	43	21	36	21	30
35	22	48	22	39	22	31	22	23	22	15	22	07	22	00	22	00
36	23	18	23	09	23	00	22	91	22	83	22	75	22	68	22	60
37	23	82	23	73	23	64	23	56	23	47	23	39	23	31	23	23
38	24	70	24	60	24	50	24	41	24	32	24	24	24	17	24	10
39	25	53	25	42	25	32	25	22	25	13	25	05	24	98	24	91
40	26	41	26	30	26	19	26	09	26	00	25	91	25	83	25	75
41	27	94	27	83	27	72	27	62	27	52	26	43	26	35	26	27
42	28	84	28	72	28	61	28	50	28	40	27	31	27	23	27	15
43	29	41	29	28	29	16	29	05	28	94	28	83	28	73	28	63
44	30	54	30	40	30	27	30	15	30	03	29	93	29	83	29	73
45	31	75	31	60	31	46	31	33	31	21	31	10	30	00	30	00
46	33	04	32	87	32	72	32	56	32	43	32	28	32	13	32	00
47	34	42	34	24	34	06	34	00	33	50	33	38	33	26	33	14
48	35	90	35	71	35	53	35	35	35	22	35	03	34	93	34	84
49	37	48	37	28	37	09	37	02	36	76	36	61	36	48	36	35
50	39	18	38	96	38	76	38	58	38	40	38	24	38	09	37	93
51	40	98	40	76	40	54	40	34	40	15	39	97	39	81	39	66
52	42	91	42	67	42	44	42	22	42	01	41	81	41	63	41	45
53	44	99	44	72	44	47	44	23	44	00	43	59	43	42	43	26
54	47	21	46	91	46	63	46	37	46	13	45	51	45	35	45	20
55	49	58	49	24	48	94	48	66	48	40	48	16	47	30	47	14
56	52	12	51	75	51	41	51	15	50	88	50	60	50	42	50	34
57	54	85	54	43	54	06	53	75	53	45	53	17	52	00	51	48
58	57	79	57	38	56	59	56	48	56	25	55	10	54	02	53	49
59	60	94	60	46	60	02	59	64	59	27	58	12	57	05	56	50
60	64	83	63	82	63	95	62	91	62	50	62	12	61	78	61	64
61	67	97	67	42	66	90	66	42	65	97	65	55	65	18	64	88
62	71	87	71	26	70	70	70	17	69	68	69	22	68	81	67	80
63	76	05	75	40	74	79	74	21	73	67	73	17	72	80	71	80
64	80	57	79	85	79	18	78	55	77	96	77	41	76	91	76	45
65	85	44	84	66	83	92	83	23	82	58	81	98	81	48	80	98
66	90	68	89	88	89	08	89	27	87	56	86	90	86	29	85	74
67	96	30	95	38	94	60	93	67	92	89	92	17	91	51	90	90
68	102	24	101	34	100	38	99	47	98	62	97	53	97	10	96	44
69	108	83	107	74	106	70	105	71	104	78	103	12	102	88	101	71
70	115	80	114	62	113	48	112	40	111	88	110	44	109	57	108	77

Continuous Instalment Life Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												Annual Premiums for \$1,000 if Beneficiary dies before the Insured Ordinary Life.
Age.	60	61	62	63	64	65	66	67	68	69	70	
21	\$15 11	\$15 09	\$15 08	\$15 07	\$15 06	\$15 06	\$15 06	\$15 06	\$15 06	\$15 06	\$15 06	\$15 04
22	15 44	15 42	15 41	15 40	15 39	15 39	15 39	15 39	15 39	15 39	15 39	15 37
23	15 80	15 78	15 76	15 75	15 74	15 74	15 74	15 74	15 74	15 74	15 74	15 72
24	16 16	16 14	16 13	16 12	16 11	16 10	16 10	16 10	16 10	16 10	16 10	16 08
25	16 55	16 53	16 51	16 50	16 49	16 48	16 48	16 48	16 48	16 48	16 48	16 46
26	16 95	16 93	16 91	16 90	16 89	16 88	16 88	16 88	16 88	16 88	16 88	16 86
27	17 37	17 35	17 33	17 32	17 31	17 30	17 30	17 30	17 30	17 30	17 30	17 28
28	17 82	17 80	17 79	17 77	17 76	17 75	17 75	17 75	17 75	17 75	17 75	17 73
29	18 28	18 26	18 24	18 23	18 22	18 21	18 21	18 21	18 21	18 21	18 21	18 19
30	18 77	18 75	18 73	18 72	18 71	18 70	18 70	18 70	18 70	18 70	18 70	18 68
31	19 28	19 26	19 24	19 23	19 22	19 21	19 21	19 21	19 21	19 21	19 21	19 19
32	19 83	19 81	19 79	19 77	19 76	19 75	19 75	19 75	19 75	19 75	19 75	19 73
33	20 40	20 38	20 36	20 34	20 33	20 32	20 32	20 32	20 32	20 32	20 32	20 30
34	21 00	20 98	20 96	20 94	20 93	20 92	20 92	20 92	20 92	20 92	20 92	20 90
35	21 64	21 62	21 60	21 58	21 57	21 56	21 56	21 56	21 56	21 56	21 56	21 54
36	22 31	22 29	22 27	22 25	22 24	22 23	22 23	22 23	22 23	22 23	22 23	22 21
37	23 01	22 99	22 97	22 95	22 94	22 93	22 93	22 93	22 93	22 93	22 93	22 91
38	23 77	23 75	23 73	23 71	23 69	23 68	23 68	23 68	23 68	23 68	23 68	23 66
39	24 56	24 54	24 52	24 50	24 48	24 47	24 47	24 47	24 47	24 47	24 47	24 46
40	25 40	25 37	25 35	25 33	25 32	25 31	25 31	25 31	25 31	25 31	25 31	25 29
41	26 29	26 26	26 24	26 22	26 21	26 20	26 20	26 20	26 20	26 20	26 20	26 18
42	27 23	27 21	27 19	27 17	27 15	27 14	27 14	27 14	27 14	27 14	27 14	27 12
43	28 24	28 21	28 19	28 17	28 15	28 14	28 14	28 14	28 14	28 14	28 14	28 12
44	29 31	29 28	29 25	29 23	29 22	29 21	29 20	29 20	29 20	29 20	29 20	29 18
45	30 44	30 41	30 38	30 36	30 35	30 34	30 33	30 33	30 33	30 33	30 33	30 31
46	31 64	31 61	31 59	31 57	31 55	31 54	31 53	31 53	31 53	31 53	31 53	31 51
47	32 93	32 90	32 87	32 85	32 83	32 82	32 81	32 81	32 81	32 81	32 81	32 79
48	34 30	34 27	34 24	34 22	34 20	34 18	34 17	34 17	34 17	34 17	34 17	34 16
49	35 77	35 73	35 70	35 67	35 65	35 63	35 62	35 62	35 62	35 62	35 62	35 60
50	37 32	37 28	37 25	37 22	37 20	37 18	37 17	37 16	37 16	37 16	37 16	37 14
51	38 97	38 93	38 90	38 87	38 85	38 83	38 82	38 81	38 81	38 81	38 81	38 79
52	40 79	40 69	40 65	40 62	40 60	40 58	40 57	40 56	40 56	40 56	40 56	40 54
53	42 62	42 57	42 53	42 50	42 47	42 45	42 44	42 43	42 43	42 43	42 43	42 41
54	44 63	44 58	44 53	44 50	44 47	44 45	44 43	44 42	44 42	44 42	44 42	44 40
55	46 78	46 72	46 67	46 63	46 60	46 58	46 56	46 55	46 54	46 54	46 54	46 52
56	48 06	48 00	48 94	48 91	48 88	48 85	48 83	48 82	48 81	48 81	48 81	48 79
57	51 51	51 44	51 38	51 34	51 31	51 28	51 25	51 23	51 23	51 23	51 23	51 21
58	54 12	54 04	53 98	53 94	53 90	53 87	53 84	53 83	53 82	53 82	53 82	53 80
59	56 98	56 84	56 77	56 72	56 68	56 64	56 61	56 60	56 59	56 59	56 59	56 57
60	59 92	59 84	59 76	59 69	59 65	59 61	59 58	59 56	59 55	59 55	59 55	59 53
61	63 13	63 02	62 94	62 86	62 83	62 78	62 75	62 72	62 71	62 71	62 71	62 69
62	66 56	66 44	66 35	66 28	66 23	66 18	66 14	66 11	66 10	66 10	66 10	66 08
63	70 24	70 11	70 01	69 98	69 87	69 81	69 77	69 74	69 73	69 72	69 72	69 70
64	74 19	74 04	73 93	73 84	73 77	73 71	73 66	73 63	73 62	73 61	73 61	73 59
65	78 42	78 26	78 14	78 04	77 96	77 89	77 84	77 81	77 79	77 78	77 78	77 76
66	82 96	82 79	82 65	82 54	82 45	82 37	82 31	82 28	82 25	82 24	82 24	82 22
67	87 83	87 63	87 48	87 36	87 26	87 18	87 11	87 07	87 04	87 03	87 03	87 01
68	93 05	92 83	92 66	92 52	92 41	92 32	92 25	92 20	92 17	92 16	92 16	92 14
69	98 64	98 40	98 21	98 06	97 94	97 84	97 76	97 67	97 67	97 66	97 66	97 63
70	104 64	104 37	104 16	104 00	103 86	103 75	103 66	103 60	103 56	103 54	103 54	103 52

Continuous Instalment 20-Premiums Life Policy (Participating).
 Yearly Premiums for \$1,000, Payable in Yearly Instalments
 of \$50 each, for Twenty Years, and as much longer as
 the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
AGE	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
21	31 08	30 71	30 73	30 55	30 36	30 17	29 98	29 79	29 59	29 39	29 19	28 99	28 7	28 50	28 29
22	31 53	31 45	31 26	31 07	30 88	30 69	30 49	30 29	30 09	29 89	29 68	29 47	29 2	29 05	28 84
23	32 31	32 02	31 83	31 64	31 44	31 24	31 03	30 83	30 61	30 40	30 19	29 97	29 7	29 54	29 33
24	33 11	32 62	32 43	32 23	32 02	31 81	31 60	31 38	31 16	30 94	30 72	30 49	30 27	30 06	29 85
25	33 45	33 25	33 06	32 84	32 63	32 41	32 19	31 96	31 73	31 50	31 27	31 05	30 83	30 61	30 39
26	34 12	33 92	33 71	33 49	33 27	33 05	32 82	32 58	32 34	32 10	31 87	31 64	31 41	31 18	30 96
27	34 52	34 24	34 24	34 24	34 17	34 3	33 71	33 47	33 23	32 98	32 73	32 48	32 25	32 01	31 78
28	35 54	35 33	35 11	34 88	34 65	34 41	34 16	33 91	33 66	33 40	33 15	32 90	32 64	32 42	32 18
29	36 31	36 09	35 86	35 63	35 39	35 14	34 89	34 63	34 37	34 10	33 84	33 58	33 33	33 08	32 83
30	37 10	36 88	36 65	36 41	36 16	35 91	35 65	35 39	35 12	34 85	34 58	34 31	34 04	33 78	33 52
31	37 94	37 71	37 47	37 23	36 98	36 72	36 46	36 19	35 91	35 63	35 35	35 07	34 79	34 52	34 25
32	38 82	38 58	38 34	38 09	37 83	37 56	37 29	37 01	36 73	36 45	36 16	35 87	35 58	35 29	35 01
33	39 74	39 50	39 25	38 99	38 72	38 45	38 17	37 89	37 60	37 31	37 01	36 71	36 41	36 11	35 81
34	40 70	40 46	40 21	39 94	39 67	39 39	39 10	38 81	38 51	38 20	37 89	37 58	37 27	36 96	36 66
35	41 72	41 47	41 21	40 94	40 66	40 38	40 08	39 77	39 46	39 15	38 83	38 51	38 19	37 87	37 55
36	42 79	42 54	42 28	42 00	41 71	41 42	41 11	40 79	40 47	40 14	39 81	39 48	39 15	38 82	38 50
37	43 90	43 65	43 38	43 08	42 81	42 50	42 18	41 86	41 53	41 19	40 85	40 51	40 17	39 83	39 49
38	45 08	44 82	44 55	44 26	43 96	43 65	43 33	42 99	42 65	42 30	41 95	41 61	41 26	40 91	40 56
39	46 31	46 05	45 77	45 48	45 17	44 86	44 53	44 18	43 83	43 48	43 12	42 76	42 40	42 04	41 68
40	47 62	47 36	47 08	46 78	46 46	46 14	45 80	45 45	45 09	44 72	44 35	43 99	43 62	43 25	42 87
41	49 00	48 73	48 44	48 14	47 82	47 49	47 14	46 78	46 41	46 03	45 65	45 28	44 90	44 51	44 12
42	50 44	50 17	49 88	49 57	49 24	48 91	48 56	48 19	47 81	47 42	47 03	46 65	46 26	45 86	45 45
43	51 96	51 69	51 40	51 08	50 75	50 41	50 05	49 67	49 28	48 88	48 48	48 08	47 68	47 27	46 85
44	53 58	53 31	53 01	52 69	52 35	52 00	51 63	51 24	50 84	50 43	50 02	49 61	49 19	48 77	48 34
45	55 30	55 02	54 73	54 40	54 05	53 69	53 31	52 91	52 50	52 08	51 65	51 22	50 78	50 35	49 91
46	57 12	56 84	56 54	56 21	55 86	55 49	55 10	54 69	54 26	53 82	53 38	52 94	52 49	52 04	51 59
47	59 06	58 77	58 46	58 12	57 76	57 38	56 96	56 56	56 12	55 67	55 22	54 77	54 31	53 85	53 39
48	61 08	60 80	60 50	60 19	59 78	59 40	58 99	58 58	58 11	57 65	57 18	56 72	56 25	55 78	55 30
49	63 25	62 97	62 66	62 31	61 94	61 56	61 13	60 69	60 23	59 76	59 28	58 80	58 32	57 83	57 34
50	65 57	65 29	64 97	64 62	64 24	63 84	63 43	62 97	62 50	62 01	61 52	61 02	60 53	60 03	59 52
51	68 03	67 75	67 42	67 06	66 68	66 28	65 85	65 39	64 91	64 42	63 92	63 41	62 90	62 38	61 85
52	70 64	70 35	70 02	69 65	69 27	68 86	68 42	67 97	67 49	66 99	66 47	65 94	65 41	64 87	64 33
53	73 42	73 12	72 79	72 42	72 03	71 62	71 17	70 70	70 20	69 69	69 17	68 63	68 09	67 53	66 97
54	76 40	76 10	75 78	75 39	74 99	74 57	74 11	73 63	73 12	72 59	72 05	71 50	70 94	70 36	69 78
55	79 60	79 31	78 97	78 58	78 18	77 74	77 27	76 76	76 22	75 67	75 11	74 55	73 98	73 39	72 79
56	83 02	82 74	82 40	82 01	81 59	81 13	80 64	80 11	79 54	78 98	78 39	77 82	77 23	76 62	76 00
57	86 66	86 37	86 03	85 64	85 24	84 74	84 24	83 69	83 10	82 50	81 91	81 32	80 71	80 09	79 46
58	90 55	90 27	89 92	89 52	89 08	88 61	88 09	87 52	86 93	86 32	85 71	85 08	84 46	83 82	83 17
59	94 75	94 47	94 12	93 72	93 26	92 78	92 26	91 68	91 07	90 44	89 81	89 16	88 51	87 85	87 19
60	99 30	99 01	98 65	98 24	97 78	97 29	96 76	96 18	95 56	94 92	94 26	93 59	92 91	92 23	91 53
61	104 19	103 89	103 53	103 11	102 65	102 15	101 60	101 00	100 36	99 70	99 02	98 33	97 63	96 91	96 19
62	109 41	109 11	108 75	108 33	107 87	107 33	106 77	106 15	105 49	104 80	104 10	103 39	102 66	101 92	101 17
63	115 03	114 73	114 36	113 93	113 45	112 92	112 34	111 70	111 01	110 30	109 59	109 26	108 50	107 72	106 93
64	121 11	120 82	120 45	120 01	119 51	118 97	118 37	117 71	117 00	116 27	115 52	114 76	113 99	113 19	112 37
65	127 78	127 45	127 07	126 63	126 12	125 56	124 94	124 26	123 52	122 76	121 98	121 19	120 39	119 56	118 70
66	134 89	134 54	134 14	133 71	133 26	132 69	132 08	131 33	130 57	129 79	128 96	128 15	127 31	126 44	125 51
67	142 50	142 31	142 14	141 74	141 40	140 94	140 33	139 68	138 94	138 14	137 31	136 47	135 62	134 74	133 81
68	150 88	150 62	150 24	149 78	149 22	148 61	147 92	147 15	146 31	145 44	144 56	143 68	142 77	141 83	140 85
69	159 83	159 57	159 19	158 71	158 15	157 52	156 86	156 09	155 13	154 22	153 30	152 37	151 42	150 45	149 42
70	169 43	169 24	168 85	168 37	167 79	167 15	166 41	165 57	164 65	163 69	162 73	161 75	160 75	159 72	158 66

Continuous Instalment 20-Premiums Life Policy (Participating). Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																			
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
21	28	20	28	01	27	85	27	65	27	47	27	80	27	18	26	96	26	79	26	62
22	28	64	28	45	28	08	27	90	27	72	27	54	27	96	27	19	27	02	26	85
23	29	19	28	93	28	74	28	56	28	37	28	19	28	00	27	81	27	63	27	45
24	29	64	29	48	29	29	29	04	28	85	28	66	28	47	28	28	09	27	91	27
25	30	17	29	96	29	75	29	55	29	35	29	15	28	95	28	76	28	57	28	38
26	30	74	30	52	30	30	09	29	88	29	67	29	47	29	27	08	28	89	28	69
27	31	32	31	09	30	87	30	65	30	45	30	25	30	05	29	86	29	67	29	47
28	31	94	31	70	31	47	31	24	31	01	30	79	30	57	30	36	16	29	94	74
29	32	59	32	35	32	11	31	87	31	63	31	39	31	15	30	94	30	70	46	22
30	38	27	38	02	32	77	32	52	32	27	32	02	31	78	31	54	31	31	09	30
31	38	99	38	78	38	47	38	21	38	95	38	70	38	45	38	20	31	95	31	71
32	34	73	34	46	34	20	38	93	38	67	38	42	38	17	38	00	31	71	31	46
33	35	52	35	24	34	70	34	42	34	15	33	87	33	59	33	32	07	32	83	57
34	36	36	36	07	35	78	35	49	35	21	34	93	34	64	34	36	08	33	82	53
35	37	24	36	94	36	64	36	34	36	04	35	75	35	46	35	17	34	89	34	61
36	38	18	37	86	37	54	37	23	36	92	36	62	36	32	36	02	35	73	35	44
37	39	16	38	83	38	50	38	17	37	85	37	53	37	22	36	91	36	61	31	00
38	40	21	39	86	39	51	39	17	38	83	38	50	38	18	37	86	37	54	32	00
39	41	81	40	95	40	59	40	23	39	88	39	53	39	18	38	86	38	53	20	37
40	42	49	42	11	41	74	41	37	41	00	40	63	40	27	39	91	39	56	39	23
41	43	78	43	34	42	95	42	56	42	17	41	79	41	41	03	40	66	40	31	39
42	45	04	44	63	44	29	43	83	43	48	42	62	42	23	41	85	41	49	41	12
43	46	43	46	01	45	30	45	18	44	76	44	34	43	92	43	51	43	11	42	72
44	47	91	47	42	47	04	46	41	46	18	45	74	45	30	44	87	44	45	44	05
45	49	47	49	08	48	58	48	13	47	68	47	23	46	34	45	90	45	47	45	05
46	51	14	50	68	50	22	49	75	49	28	48	82	48	36	47	94	47	44	46	09
47	52	91	52	43	51	95	51	43	51	00	50	53	50	04	49	56	49	08	48	61
48	54	81	54	31	53	81	53	32	52	82	52	32	51	32	50	82	50	33	49	84
49	56	84	56	38	55	81	55	30	54	78	54	26	53	79	53	21	52	80	52	17
50	59	01	58	49	57	95	57	41	56	87	56	33	55	78	55	23	54	69	54	15
51	61	82	60	78	60	23	59	67	59	10	58	52	57	95	57	38	56	82	56	26
52	63	78	63	28	62	66	62	07	61	48	60	87	60	27	59	68	59	10	58	52
53	66	40	65	82	65	23	64	62	64	01	63	89	62	77	62	15	61	54	60	98
54	69	19	68	59	67	98	67	36	66	73	66	09	65	45	64	81	64	17	68	53
55	72	17	71	54	70	27	69	63	68	99	68	34	67	67	67	00	66	82	65	63
56	75	86	74	17	73	06	72	40	72	74	72	06	71	42	70	68	69	61	68	59
57	78	81	78	13	77	45	76	78	76	10	75	41	74	02	73	29	72	53	71	77
58	82	51	81	82	81	12	80	42	79	71	78	99	78	27	77	53	76	77	75	99
59	86	51	85	80	85	07	84	34	83	60	82	84	82	07	81	30	80	51	79	78
60	90	81	90	80	89	57	87	78	86	99	86	18	85	36	84	53	83	62	82	84
61	95	45	94	69	93	11	92	29	91	47	90	62	89	77	88	00	88	08	87	14
62	100	41	99	62	98	81	97	98	97	13	96	26	95	38	94	49	93	58	92	67
63	105	75	104	93	104	09	103	22	102	84	101	44	100	82	99	59	98	84	97	08
64	111	54	110	68	109	80	108	90	107	98	107	44	106	09	105	11	104	12	103	11
65	117	83	116	94	116	02	115	08	114	12	113	14	112	14	111	13	110	08	109	02
66	124	64	123	70	122	74	121	76	120	76	119	74	118	69	117	62	116	53	115	42
67	131	98	130	98	129	98	128	95	127	90	126	83	125	73	124	61	123	47	122	31
68	139	86	138	83	137	78	136	71	135	61	134	49	133	84	132	16	130	96	129	73
69	148	37	147	30	146	20	145	08	144	93	142	75	141	54	140	81	139	04	138	75
70	157	57	156	45	155	30	154	12	152	91	151	87	150	40	149	10	147	77	146	42
71	166	77	165	63	164	47	163	32	161	60	160	44	159	24	158	04	156	83	155	48
72	175	97	174	83	173	67	172	51	170	80	170	64	169	38	168	18	166	97	165	62
73	184	117	183	102	182	86	181	70	179	90	178	78	177	66	175	46	173	117	171	77
74	193	137	192	122	191	106	190	94	188	110	187	98	186	86	184	66	182	137	180	94
75	202	157	201	142	200	126	199	114	197	130	194	118	192	106	190	88	187	157	188	113
76	211	177	210	162	209	146	207	136	204	150	201	140	195	126	189	106	187	177	200	133
77	220	197	219	182	218	165	216	156	213	170	214	160	211	180	208	126	188	197	219	157
78	229	217	228	202	227	185	226	176	223	190	224	180	221	200	222	146	190	217	228	177
79	238	237	247	222	246	205	245	195	242	210	244	196	241	220	242	166	196	237	247	197
80	247	257	267	232	266	225	265	215	262	224	264	214	261	240	262	186	206	247	267	217
81	256	276	286	242	285	245	284	225	283	234	282	224	281	260	282	206	216	256	286	226
82	265	295	295	252	294	255	293	232	291	242	290	232	289	270	290	222	222	265	295	235
83	274	304	304	260	303	265	301	240	300	250	299	240	298	280	298	230	230	274	304	244
84	283	313	313	268	312	273	309	248	308	258	307	248	306	290	306	238	238	283	313	253
85	292	322	322	276	321	281	317	256	316	266	315	256	314	300	314	246	246	292	322	262
86	301	331	331	284	330	289	325	264	324	274	323	264	322	310	322	254	254	301	331	271
87	310	340	340	292	339	297	335	272	334	282	333	272	332	320	332	262	262	310	340	280
88	319	349	349	300	348	305	343	280	342	290	341	280	340	330	340	270	270	319	349	289
89	328	358	358	308	357	313	351	288	350	298	349	288	348	340	348	278	278	328	358	298
90	337	367	367	316	366	321	359	296	358	306	357	296	356	350	356	286	286	337	367	306
91	346	376	376	324	375	329	367	304	366	314	365	304	364	356	364	294	294	346	376	314
92	355	385	385	332	384	337	375	312	374	322	373	312	372	364	372	302	302	355	385	322
93	364	394	394	340	393	345	383	320	382	330	381	320	380	372	380	310	310	364	394	330
94	373	403	403	348	402	353	391	328	390	338	389	328	388	380	388	318	318	373	403	338
95	382	412	412	356	411	361	400	336	398	3										

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Continuous Instalment 20-Premiums Life Policy (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each, for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44															
21	25	64	25	50	25	86	25	21	25	05	94	98	24	78	24	68	24	58	24	40	24	26	24	16	24	06	23	94	23	64
22	26	04	25	89	25	74	25	59	25	45	25	81	25	17	25	03	24	90	24	77	24	65	24	53	24	42	24	31	24	21
23	26	44	26	29	26	14	26	99	26	04	26	70	26	56	26	43	25	30	25	17	25	04	24	92	24	81	24	70	24	60
24	26	88	26	72	26	56	26	41	26	26	26	12	26	06	26	94	25	70	25	57	25	44	25	32	25	21	25	10	25	00
25	27	32	27	16	27	00	28	85	28	70	28	56	28	40	28	26	26	12	25	99	25	86	25	74	25	63	25	52	25	41
26	27	82	27	61	27	45	27	29	27	14	26	99	26	84	26	70	26	56	26	43	26	30	26	18	26	06	25	95	25	84
27	28	27	28	10	27	93	27	77	27	61	27	46	27	31	27	16	27	02	26	88	26	75	26	63	26	51	26	39	26	28
28	28	79	28	61	28	43	28	26	28	10	27	94	27	79	27	65	27	51	27	87	27	73	27	61	27	49	27	37	27	26
29	29	32	29	19	28	95	28	78	28	62	28	46	28	30	28	15	28	00	27	86	27	72	27	59	27	47	27	35	27	24
30	29	87	29	68	29	50	29	32	29	15	28	98	28	82	28	67	28	52	28	36	28	24	28	10	27	97	27	85	27	74
31	30	46	30	26	30	07	29	89	29	71	29	54	29	38	29	22	29	07	28	92	28	78	28	64	28	50	28	37	28	26
32	31	06	30	88	30	68	30	49	30	30	30	12	29	95	29	79	29	64	29	49	29	34	29	20	29	06	28	93	28	80
33	31	73	31	52	31	31	31	11	30	92	30	73	30	56	30	39	30	23	30	07	29	92	29	78	29	64	29	50	29	37
34	32	41	32	19	32	98	32	77	32	56	32	37	32	19	32	02	30	85	30	69	30	53	30	38	30	24	30	10	29	97
35	33	12	32	89	32	67	32	45	32	24	32	04	31	86	31	68	31	50	31	33	31	17	31	02	30	87	30	73	30	60
36	33	87	33	63	33	40	33	18	32	96	32	75	32	56	32	37	32	19	32	01	31	84	31	69	31	54	31	40	31	26
37	34	66	34	41	34	17	33	94	33	72	33	50	33	30	33	10	32	91	32	72	32	55	32	39	32	24	32	09	31	95
38	35	60	35	25	35	00	34	78	34	51	34	29	34	08	33	87	33	67	33	47	33	29	33	13	32	97	32	82	32	67
39	36	39	36	12	36	86	36	60	36	35	36	12	34	90	34	68	34	46	34	26	34	07	33	90	33	74	33	58	33	43
40	37	94	37	06	36	78	36	51	36	25	36	00	35	76	35	58	35	31	35	10	34	90	34	72	34	55	34	38	34	22
41	38	33	38	04	37	75	37	47	37	19	36	93	36	67	36	43	36	20	35	99	35	78	35	59	35	41	35	23	35	06
42	39	40	39	09	38	79	38	49	38	20	37	92	37	65	37	40	37	16	36	93	36	72	36	52	36	34	36	16	36	00
43	40	54	40	21	39	89	39	58	39	27	38	97	38	69	38	43	38	17	37	93	37	71	37	49	37	29	37	09	36	90
44	41	75	41	40	41	06	40	73	40	40	40	09	39	80	39	52	39	25	39	00	38	76	38	53	38	31	38	11	37	91
45	42	65	42	68	42	81	41	96	41	62	41	29	40	95	40	68	40	40	40	13	39	88	39	64	39	41	39	19	38	99
46	44	43	44	04	43	66	43	28	42	92	42	58	42	25	41	93	41	63	41	34	41	07	40	82	40	58	40	35	40	13
47	45	91	45	49	45	08	44	69	44	31	43	96	43	60	43	26	42	94	42	63	42	32	42	07	41	82	41	58	41	35
48	47	49	47	05	46	82	46	21	45	81	45	42	45	05	44	69	44	36	44	02	43	71	43	42	43	15	42	89	42	65
49	48	19	48	73	48	28	47	84	47	42	47	01	46	61	46	23	45	86	45	51	45	18	44	86	44	56	44	29	44	08
50	51	02	50	59	50	06	49	60	49	14	48	70	48	28	47	87	47	48	47	10	46	74	46	40	46	08	45	79	45	52
51	52	98	52	46	51	96	51	47	50	99	50	52	50	07	49	64	49	22	48	81	48	42	48	06	47	72	47	40	47	11
52	53	07	54	52	53	99	53	48	52	97	52	47	51	99	51	62	51	07	50	64	50	23	49	85	49	48	49	13	48	51
53	57	32	56	74	56	17	55	62	55	09	54	55	54	05	53	53	53	05	52	59	52	16	51	75	51	36	50	89	50	54
54	59	72	59	11	58	51	57	98	57	35	56	78	56	23	55	70	55	19	54	70	54	24	53	81	53	39	52	00	52	52
55	62	28	61	65	61	02	60	40	59	78	59	17	58	58	02	57	48	56	96	56	47	56	01	55	57	55	14	54	73	
56	65	05	64	38	63	72	63	06	62	40	61	75	61	12	60	52	59	95	59	40	58	88	58	38	57	91	57	45	57	00
57	68	04	67	39	66	82	65	92	65	22	64	54	63	87	63	23	62	82	82	04	61	48	60	55	60	44	59	94	59	45
58	71	27	70	51	69	76	69	02	68	29	67	56	66	84	66	16	65	51	64	88	64	27	63	71	63	16	62	62	62	10
59	74	76	73	95	73	16	72	37	71	59	70	88	70	07	69	34	68	64	67	96	67	31	66	69	66	09	65	61	64	56
60	78	54	77	67	76	82	75	99	75	18	74	87	73	58	72	80	72	04	71	90	70	59	69	90	69	25	68	63	68	04
61	82	61	81	70	80	80	79	91	79	05	78	19	77	34	76	51	75	07	74	14	74	13	40	72	70	72	68	71	73	58
62	86	99	86	08	85	07	84	13	83	21	82	29	81	39	80	52	79	63	78	79	77	97	77	18	76	42	75	69	74	59
63	91	71	90	70	89	69	88	69	87	71	86	73	85	77	84	52	83	89	82	98	82	11	81	26	80	44	79	65	78	60
64	96	84	95	78	94	71	93	65	92	59	91	55	90	53	89	52	88	52	87	54	86	60	85	69	84	81	83	96	83	14
65	102	41	101	29	100	16	99	03	97	91	96	80	95	71	94	62	98	55	92	51	91	50	90	52	89	57	88	64	87	76
66	108	45	107	27	106	07	104	86	108	67	102	49	101	83	100	17	99	02	97	90	95	81	95	78	94	73	93	73	92	78
67	114	90	113	71	112	44	111	16	109	89	109	63	107	89	106	15	104	92	103	73	102	56	101	43	100	31	99	33	98	30
68	121	99	120	66	119	82	117	96	116	81	115	27	113	95	112	68	111	32	110	63	108	79	107	58	106	36	105	19	104	87
69	129	59	128	18	126	75	125	31	123	98	122	45	121	03	119	62	118	22	116	84	115	50	114	20	112	91	111	65	110	44
70	137	80	136	30	134	79	133	26	131	73	130	22	128	71	127	20	125	70	124	23	122	79	121	38	119	99	118	64	117	34

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y. 349

Continuous Instalment 20-Premiums Life Policy (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59		
21	23	75	23	66	23	58	23	50	23	43	23	36	23	29	23	22	97
22	24	12	24	63	23	94	23	86	23	78	23	71	23	65	23	59	33
23	24	50	24	41	24	32	24	24	17	24	10	24	04	23	98	93	88
24	24	90	24	81	24	72	24	64	24	56	24	49	24	42	24	36	30
25	25	31	25	22	25	18	25	05	24	97	24	89	24	82	24	76	70
26	25	74	25	64	25	55	25	47	25	39	25	32	25	26	25	20	14
27	26	18	26	09	26	00	26	91	26	83	26	75	26	68	26	62	56
28	26	64	26	54	26	45	26	37	26	29	26	22	26	16	26	10	04
29	27	13	27	03	27	94	27	85	27	77	27	69	27	62	27	56	50
30	27	63	27	53	27	43	27	34	27	26	27	19	27	12	27	06	00
31	28	15	28	05	27	96	27	87	27	79	27	71	27	64	27	58	52
32	28	66	28	56	28	50	28	42	28	34	28	27	28	20	28	14	08
33	29	26	29	16	29	08	28	98	28	89	28	81	28	74	28	68	62
34	29	68	29	75	29	64	29	54	29	45	29	37	29	30	29	24	18
35	30	48	30	36	30	26	30	15	30	06	29	97	29	88	29	80	74
36	31	13	31	01	30	90	30	80	30	70	30	61	30	53	30	46	40
37	31	62	31	69	31	58	31	47	31	37	31	28	31	20	31	13	07
38	32	23	32	40	32	28	32	18	32	08	31	98	31	89	31	81	75
39	33	28	33	15	33	02	32	91	32	81	32	71	32	63	32	55	49
40	34	07	33	98	33	80	33	69	33	58	33	48	33	39	33	31	25
41	34	90	34	76	34	62	34	50	34	39	34	29	34	20	34	12	06
42	35	79	35	64	35	50	35	37	35	26	35	16	35	07	35	00	94
43	36	73	36	58	36	43	36	29	36	17	36	06	36	95	36	87	81
44	37	78	37	57	37	41	37	27	37	14	37	02	37	91	37	83	77
45	38	80	38	62	38	46	38	31	38	17	38	04	37	92	37	84	78
46	39	83	39	75	39	58	39	41	39	26	39	13	39	01	39	90	84
47	41	14	40	95	40	77	40	59	40	42	40	29	40	17	40	06	00
48	42	43	42	22	42	02	41	88	41	66	41	51	41	38	41	26	20
49	43	80	43	58	43	37	43	17	42	99	42	82	42	67	42	54	48
50	45	27	45	03	44	81	44	60	44	40	44	24	44	04	43	41	35
51	46	84	46	59	46	38	46	14	45	90	45	72	45	54	45	41	35
52	46	81	48	23	47	97	47	73	47	51	47	30	47	11	46	46	40
53	50	32	50	01	49	73	49	47	49	23	48	98	48	75	48	60	54
54	52	36	51	03	51	61	51	33	51	05	50	82	50	58	50	44	38
55	54	34	53	97	53	64	53	44	53	25	52	38	52	18	51	48	42
56	56	58	56	19	55	83	55	50	55	21	54	04	54	07	53	50	44
57	58	98	58	57	58	18	57	83	57	51	57	22	56	05	55	52	46
58	61	61	61	15	60	73	60	36	60	00	59	09	59	11	57	54	48
59	64	42	63	93	63	47	62	06	62	33	61	01	61	71	61	54	48
60	67	47	66	93	66	41	65	96	65	56	64	83	64	51	64	43	37
61	70	77	70	19	69	66	69	10	68	89	67	70	67	44	66	44	38
62	74	83	73	71	72	58	72	86	71	61	71	20	70	81	70	60	54
63	78	18	77	51	76	88	76	29	75	74	63	57	72	68	72	60	54
64	82	37	81	64	80	96	80	31	79	71	65	58	76	74	76	64	58
65	86	93	86	14	85	80	84	03	83	42	82	35	81	89	81	70	64
66	91	87	91	02	90	20	89	43	88	71	88	65	87	91	85	74	68
67	97	22	96	20	95	41	94	57	93	78	93	61	91	90	85	74	68
68	103	01	102	01	101	05	100	14	99	28	99	48	97	96	90	84	78
69	109	29	108	20	107	16	106	16	105	23	104	36	103	58	102	98	92
70	116	09	114	91	113	77	112	69	111	67	110	72	109	85	108	81	75

Continuous Instalment 20-Premiums Life Policy (Participating). Yearly Premiums for \$1,000 payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												Annual Premiums for \$1,000. If Beneficiary dies before the Insured. 20 Payment Life.		
Age.	60	61	62	63	64	65	66	67	68	69	70			
22	82	85	82	81	82	80	82	89	82	89	82	89	82	87
23	81	83	80	80	82	80	83	85	83	85	83	85	83	85
24	80	82	79	78	80	78	82	85	82	85	82	85	82	83
25	79	81	78	77	79	77	81	84	81	84	81	84	81	82
26	78	80	77	76	78	76	80	83	80	83	80	83	80	81
27	77	79	76	75	77	75	79	82	79	82	79	82	79	80
28	76	78	75	74	76	74	78	81	78	81	78	81	78	79
29	75	77	74	73	75	73	77	80	77	80	77	80	77	78
30	74	76	73	72	74	72	76	79	76	79	76	79	76	77
31	73	75	72	71	73	71	75	78	75	78	75	78	75	76
32	72	74	71	70	72	70	74	77	74	77	74	77	74	75
33	71	73	70	69	71	69	73	76	73	76	73	76	73	74
34	70	72	69	68	70	68	72	75	72	75	72	75	72	73
35	69	71	68	67	69	67	71	74	71	74	71	74	71	72
36	68	70	67	66	68	66	70	73	70	73	70	73	70	71
37	67	69	66	65	67	65	69	72	69	72	69	72	69	70
38	66	68	65	64	66	64	68	71	68	71	68	71	68	69
39	65	67	64	63	65	63	67	70	67	70	67	70	67	68
40	64	66	63	62	64	62	66	69	66	69	66	69	66	67
41	63	65	62	61	63	61	65	68	65	68	65	68	65	66
42	62	64	61	60	62	60	64	67	64	67	64	67	64	65
43	61	63	60	59	61	59	63	66	63	66	63	66	63	64
44	60	62	59	58	60	58	62	65	62	65	62	65	62	63
45	59	61	58	57	59	57	61	64	61	64	61	64	61	62
46	58	60	57	56	58	56	60	63	60	63	60	63	60	61
47	57	59	56	55	57	55	59	62	59	62	59	62	59	60
48	56	58	55	54	56	54	58	61	58	61	58	61	58	59
49	55	57	54	53	55	53	57	60	57	60	57	60	57	58
50	54	56	53	52	54	52	56	59	56	59	56	59	56	57
51	53	55	52	51	53	51	55	58	55	58	55	58	55	56
52	52	54	51	50	52	50	54	57	54	57	54	57	54	55
53	51	53	50	49	51	49	53	56	53	56	53	56	53	54
54	50	52	49	48	50	48	52	55	52	55	52	55	52	53
55	49	51	48	47	49	47	51	54	51	54	51	54	51	52
56	48	50	47	46	48	46	50	53	50	53	50	53	50	51
57	47	49	46	45	47	45	49	52	49	52	49	52	49	50
58	46	48	45	44	46	44	48	51	48	51	48	51	48	49
59	45	47	44	43	45	43	47	50	47	50	47	50	47	48
60	44	46	43	42	44	42	46	49	46	49	46	49	46	47
61	43	45	42	41	43	41	45	48	45	48	45	48	45	46
62	42	44	41	40	42	40	44	47	44	47	44	47	44	45
63	41	43	40	39	41	39	43	46	43	46	43	46	43	44
64	40	42	39	38	40	38	42	45	42	45	42	45	42	43
65	39	41	38	37	39	37	41	44	41	44	41	44	41	42
66	38	40	37	36	38	36	40	43	40	43	40	43	40	41
67	37	39	36	35	37	35	39	42	39	42	39	42	39	40
68	36	38	35	34	36	34	38	41	38	41	38	41	38	39
69	35	37	34	33	35	33	37	40	37	40	37	40	37	38
70	34	36	33	32	34	32	36	39	36	39	36	39	36	37
71	33	35	32	31	33	31	35	38	35	38	35	38	35	36
72	32	34	31	30	32	30	34	37	34	37	34	37	34	35
73	31	33	30	29	31	29	33	36	33	36	33	36	33	34
74	30	32	29	28	30	28	32	35	32	35	32	35	32	33
75	29	31	28	27	29	27	31	34	31	34	31	34	31	32
76	28	30	27	26	28	26	30	33	30	33	30	33	30	31
77	27	29	26	25	27	25	29	32	29	32	29	32	29	30
78	26	28	25	24	26	24	28	31	28	31	28	31	28	29
79	25	27	24	23	25	23	27	30	27	30	27	30	27	28
80	24	26	23	22	24	22	26	29	26	29	26	29	26	27
81	23	25	22	21	23	21	25	28	25	28	25	28	25	26
82	22	24	21	20	22	20	24	27	24	27	24	27	24	25
83	21	23	20	19	21	19	23	26	23	26	23	26	23	24
84	20	22	19	18	20	18	22	25	22	25	22	25	22	23
85	19	21	18	17	19	17	21	24	21	24	21	24	21	22
86	18	20	17	16	18	16	20	23	20	23	20	23	20	21
87	17	19	16	15	17	15	19	22	19	22	19	22	19	20
88	16	18	15	14	16	14	18	21	18	21	18	21	18	19
89	15	17	14	13	15	13	17	20	17	20	17	20	17	18
90	14	16	13	12	14	12	16	19	16	19	16	19	16	17
91	13	15	12	11	13	11	15	18	15	18	15	18	15	16
92	12	14	11	10	12	10	14	17	14	17	14	17	14	15
93	11	13	10	9	11	9	13	16	13	16	13	16	13	14
94	10	12	9	8	10	8	12	15	12	15	12	15	12	13
95	9	11	8	7	9	7	11	14	11	14	11	14	11	12
96	8	10	7	6	8	6	10	13	10	13	10	13	10	11
97	7	9	6	5	7	5	9	12	9	12	9	12	9	10
98	6	8	5	4	6	4	8	11	8	11	8	11	8	9
99	5	7	4	3	5	3	7	10	7	10	7	10	7	8
100	4	6	3	2	4	2	6	9	6	9	6	9	6	7

Largest Amount of Insurance it will write on a Single Life, \$50,000,
Premiums for each \$1,000 Insurance.

Age at Issue,	LIFE.								ENDOWMENT.					Premium Rates Advance Dividend Policy.*	Combination Term and Life Policy.													
	Continuous Annual Premiums.	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Paym't Premium.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	First 5 Years.		After 5 Years.													
21 18	90	46	60	94	1228	06	24	58	23	02	8376	105	84	68	40	50	07	39	88	32	54	16	84	11	70	18	32	
22 19	82	47	28	34	60	28	46	24	94	23	88	882	105	82	68	50	50	17	39	50	32	68	16	70	11	88	18	28
23 19	76	47	98	35	10	28	88	23	32	22	70	888	106	02	68	70	50	28	39	68	32	82	17	08	12	04	18	28
24 20	22	48	72	35	62	29	32	25	72	23	06	995	106	11	68	70	50	40	39	76	32	98	17	48	12	24	19	24
25 20	70	49	48	86	16	29	78	26	16	28	42	401	106	22	68	82	50	58	39	90	39	15	17	88	12	42	20	28
26 21	20	50	58	38	72	30	26	26	60	29	80	408	106	38	68	94	50	66	40	06	33	84	18	82	12	64	20	88
27 21	72	51	08	37	32	30	76	27	06	24	20	414	106	44	69	07	50	81	40	23	33	64	18	76	12	86	21	40
28 22	26	51	92	37	94	31	28	27	54	24	62	421	106	56	69	21	50	97	40	41	33	76	19	24	13	10	22	02
29 22	84	52	80	38	60	31	82	28	04	26	06	429	106	70	69	35	51	18	40	61	33	99	19	74	13	84	22	66
30 23	46	53	72	39	28	32	38	28	56	25	54	436	106	84	69	51	51	31	40	82	34	25	20	28	13	62	23	34
31 24	12	54	68	40	00	32	98	29	10	28	04	443	106	98	69	68	51	31	41	05	34	54	20	82	13	90	24	08
32 24	80	55	68	40	74	33	62	29	66	26	58	451	107	15	69	86	51	72	41	31	34	85	21	40	14	22	24	82
33 25	52	56	68	41	50	34	28	30	26	27	16	459	107	32	70	06	51	95	41	59	35	19	22	02	14	54	25	64
34 26	28	57	74	42	30	34	96	30	90	27	76	467	107	50	70	27	52	20	41	89	35	57	22	66	14	90	26	50
35 27	08	58	84	43	14	35	68	31	58	28	40	476	107	70	70	50	52	47	42	23	35	99	23	34	15	30	27	40
36 27	92	59	98	44	02	36	44	32	90	29	08	484	107	91	70	76	52	78	42	60	36	44	24	06	15	72	28	36
37 28	80	61	16	44	94	37	24	33	08	29	80	493	108	14	71	02	53	10	43	00	36	94	24	82	16	16	29	40
38 29	74	62	38	45	90	38	08	33	86	30	68	502	108	39	71	82	53	47	43	45	87	49	25	64	16	66	30	48
39 30	74	63	64	46	90	39	96	34	70	31	42	512	108	66	71	64	53	87	43	94	38	10	26	56	17	20	31	64
40 31	80	64	94	47	94	39	88	35	58	32	32	521	108	96	72	00	54	31	44	49	38	77	27	40	17	80	32	86
41 32	92	66	90	49	02	40	84	36	50	.....	.....	531	109	28	72	40	54	80	45	09	.....	.....	26	36	18	44	34	16
42 34	10	67	72	50	14	41	86	37	48	.....	.....	542	109	68	72	83	55	38	45	75	.....	.....	29	40	19	16	35	54
43 36	36	69	20	51	32	42	94	38	52	.....	.....	552	110	08	73	32	55	98	46	49	.....	.....	30	48	19	96	37	00
44 36	70	70	74	52	54	44	08	39	64	.....	.....	568	110	46	73	85	56	59	47	80	.....	.....	31	64	20	84	38	54
45 38	12	72	34	53	84	45	28	40	84	.....	.....	574	110	94	74	44	57	32	48	20	.....	.....	32	86	21	80	40	18
46 39	64	74	00	55	22	46	56	.....	.....	.....	.....	585	111	47	75	10	58	14	.....	.....	.....	.....	34	16	22	86	41	92
47 41	26	75	74	56	68	47	94	.....	.....	.....	.....	596	112	06	75	89	59	08	.....	.....	.....	.....	36	54	24	94	43	76
48 42	96	77	56	58	22	49	42	.....	.....	.....	.....	608	112	72	76	64	60	08	.....	.....	.....	.....	37	00	25	84	45	74
49 44	80	79	46	59	84	51	00	.....	.....	.....	.....	620	113	44	77	54	61	13	.....	.....	.....	.....	38	54	26	76	47	88
50 46	72	81	44	61	56	52	68	.....	.....	.....	.....	631	114	24	78	53	62	34	.....	.....	.....	.....	40	18	28	32	60	06
51 48	76	88	52	68	38	54	46	.....	.....	.....	.....	643	115	13	79	62	63	65	.....	.....	.....	.....	41	92	30	04	52	46
52 50	94	85	70	65	30	56	36	.....	.....	.....	.....	656	116	10	80	82	65	12	.....	.....	.....	.....	43	76	31	92	55	02
53 53	24	87	98	67	34	58	38	.....	.....	.....	.....	668	117	17	83	15	66	74	.....	.....	.....	.....	45	74	33	96	57	74
54 55	70	90	36	69	50	60	54	.....	.....	.....	.....	680	118	35	88	61	68	58	.....	.....	.....	.....	47	82	36	22	60	68
55 58	82	92	84	71	80	62	88	.....	.....	.....	.....	692	119	64	85	21	70	49	.....	.....	.....	.....	50	06	38	68	63	84
56 61	12	95	44	74	24	65	42	.....	.....	.....	.....	705	121	06	86	99	72	65	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
57 64	10	98	18	76	84	68	18	.....	.....	.....	.....	717	122	63	88	94	75	02	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
58 67	26	101	08	79	62	71	18	.....	.....	.....	.....	730	124	36	91	09	77	64	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
59 70	52	104	14	82	60	74	46	.....	.....	.....	.....	743	126	26	93	46	30	51	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
60 74	08	107	36	85	80	78	08	.....	.....	.....	.....	755	128	35	96	07	33	66	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*The Advance Dividend, by way of reduction of premium, amounts to from 12 per cent to 20 per cent, according to age, below ordinary rates. The policy, however, is participating, and after the seventh year, dividends on the basis of the Company's experience, will amount to from 10 to 20 per cent additional. Illustration, age 40: Yearly premiums, \$27.40; reduced after seven years from \$21.92 to \$24.66.

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.				ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$18.63	\$40.50	\$30.80	\$26.10	\$105.40	\$66.90	\$48.20	\$37.40	\$30.76	\$23.40
22	19.10	41.20	31.30	26.60	105.50	67.00	48.30	37.60	30.80	23.50
23	19.50	41.80	31.80	27.00	105.70	67.10	48.40	37.70	31.00	24.00
24	20.00	42.70	32.50	27.60	105.80	67.20	48.60	37.90	31.20	24.20
25	20.50	43.50	33.10	28.10	106.90	67.40	48.70	38.00	31.40	27.00
26	21.00	44.30	33.80	28.60	106.00	67.50	48.90	38.20	31.60	27.30
27	21.50	45.20	34.40	29.20	106.10	67.60	49.00	38.40	31.80	27.50
28	22.10	46.10	35.10	29.80	106.30	67.80	49.20	38.60	32.00	27.80
29	22.70	47.00	35.90	30.50	106.40	68.00	49.40	38.80	32.30	28.10
30	23.30	48.00	36.60	31.10	106.60	68.20	49.60	39.10	32.60	28.50
31	24.00	49.10	37.40	31.80	106.80	68.30	49.80	39.30	32.90	28.90
32	24.70	50.10	38.30	32.60	107.00	68.60	50.10	39.60	33.20	29.30
33	25.50	51.20	39.10	33.30	107.20	68.80	50.30	39.90	33.60	29.80
34	26.30	52.40	40.00	34.10	107.40	69.00	50.60	40.30	34.00	30.30
35	27.10	53.60	41.00	35.00	107.60	69.30	50.90	40.60	34.50	30.80
36	28.00	54.80	42.00	35.80	107.80	69.60	51.30	41.10	35.00	31.40
37	29.00	56.20	43.00	36.80	108.10	69.90	51.70	41.50	35.60	32.10
38	30.00	57.50	44.10	37.70	108.40	70.20	52.10	42.00	36.20	32.80
39	31.10	59.00	45.30	38.80	108.70	70.60	52.60	42.60	36.80	33.60
40	32.30	60.40	46.50	39.80	109.10	71.00	53.00	43.20	37.60	34.50
41	33.40	62.00	47.70	41.00	109.40	71.50	53.60	43.90	38.40	35.40
42	34.70	63.60	49.00	42.20	109.80	72.00	54.20	44.60	39.30	36.50
43	36.10	65.30	50.40	43.50	110.30	72.50	54.80	45.40	40.30	37.60
44	37.50	67.10	51.80	44.80	110.80	73.10	55.60	46.30	41.30	38.60
45	39.10	69.00	53.40	46.20	111.30	73.80	56.40	47.30	42.50	40.90
46	40.70	70.90	55.10	47.80	112.00	74.60	57.30	48.40	43.80	41.70
47	42.50	72.90	56.80	49.40	112.60	75.40	58.30	49.60	45.20	43.30
48	44.40	75.10	58.60	51.10	113.40	76.30	59.40	51.00	46.80	45.00
49	46.40	77.30	60.50	52.90	114.20	77.30	60.70	52.40	48.50	46.90
50	48.50	79.60	62.50	54.80	115.10	78.40	62.00	54.00	50.30	48.90
51	50.80	82.10	64.60	56.90	116.10	79.70	63.50	55.80	52.40	---
52	53.30	84.60	66.90	59.10	117.20	81.00	65.20	57.70	54.50	---
53	55.90	87.80	69.20	61.40	118.40	82.50	67.00	59.90	56.90	---
54	58.70	90.10	71.80	63.90	119.80	84.10	68.90	62.20	59.50	---
55	61.60	93.00	74.40	66.60	121.20	85.90	71.10	64.70	62.30	---
56	64.80	96.10	77.30	69.50	122.80	87.90	73.50	67.40	---	---
57	68.20	99.30	80.30	72.60	124.60	90.10	76.10	70.40	---	---
58	71.80	102.70	83.50	75.80	126.50	92.50	78.90	73.70	---	---
59	75.70	106.30	86.90	79.40	128.70	95.10	82.10	77.20	---	---
60	79.90	110.10	90.60	83.20	131.00	98.00	85.50	81.00	---	---

For semi-annual premiums, add 5 per cent and divide by 2.

For quarterly premiums, add $7\frac{1}{2}$ per cent and divide by 4.

No deduction is made for any deferred premiums in case of death during half-yearly or quarterly periods.

Premiums for Each \$1,000 Insurance (Participating).

DUPLIX BOND POLICIES Payable at the end of the expected duration of life or at previous death—Premiums payable during one-half only of that Period—Guaranteed Cash Surrender Value at the end of that half Period.										20-Year 75% Redemption Bond with 25% Dividends Guaranteed in case of death within 20 Years.	
Age at Issue.	Expected duration of Life. Years.	PREMIUMS PAYABLE.				Tontine Period.	Guarantee at End of Tontine Period.	Annual Premium for 20 Years.	Guarantee at end of 20-Year Tontine Period, being 75% of all Premiums Paid.		
		During Years.	Annually.	Semi-annually.	Quarterly.						
21	40	20	\$30 80	\$16 17	\$8 28	20 Years.	\$513	\$28 60	\$429 00		
22	39	19	32 40	17 01	8 71	20	529	28 88	433 20		
23	38	19	33 10	17 38	8 90	20	545	29 12	436 80		
24	38	19	33 30	17 48	8 95	20	547	29 44	441 60		
25	37	18	35 20	18 48	9 46	20	564	29 76	446 40		
26	36	18	36 10	18 95	9 70	20	582	30 16	452 40		
27	36	18	36 30	19 06	9 76	20	585	30 60	459 00		
28	35	17	38 50	20 21	10 85	20	608	31 06	466 20		
29	34	17	39 50	20 74	10 62	20	621	31 64	474 60		
30	34	17	39 80	20 90	10 70	20	624	32 24	483 60		
31	33	16	42 40	22 26	11 40	20	643	32 96	494 40		
32	32	16	43 50	22 84	11 69	20	663	33 68	506 20		
33	32	16	43 90	23 05	11 80	20	666	34 56	518 40		
34	31	15	46 90	24 62	12 60	15	591	35 48	532 20		
35	30	15	49 20	25 31	12 95	15	608	36 52	547 80		
36	30	15	48 70	25 57	12 09	15	612	37 68	555 20		
37	29	14	52 30	27 46	14 06	15	630	38 92	583 80		
38	28	14	53 80	28 25	14 46	15	649	40 28	604 20		
39	28	14	54 40	28 56	14 62	15	652	41 76	626 40		
40	27	13	58 70	30 82	15 78	15	671	43 44	651 60		
41	26	13	60 50	31 76	16 26	15	691	45 20	678 00		
42	26	13	61 20	32 13	16 45	15	694	47 16	707 40		
43	25	12	66 50	34 91	17 87	15	715	49 24	738 60		
44	24	12	68 80	35 96	18 41	15	737	51 52	772 80		
45	24	12	69 50	36 49	18 68	15	739	53 92	808 80		
46	23	11	76 60	39 90	20 48	15	761	56 52	847 80		
47	22	11	78 40	41 16	21 07	15	785	59 32	889 80		
48	22	11	79 60	41 79	21 39	15	787	62 28	934 20		
49	21	10	87 70	46 04	23 57	10	701	65 48	962 20		
50	21	10	89 10	46 78	23 95	10	704	68 80	1,032 00		
51	20	10	92 10	48 35	24 75	10	724				
52	19	9	102 80	53 71	27 49	10	745				
53	19	9	104 00	54 60	27 95	10	748				
54	18	9	107 60	56 49	28 92	10	769				
55	17	8	120 80	63 42	32 47	10	791				
56	17	8	122 80	64 52	33 08	10	798				
57	16	8	127 20	66 78	34 19	10	816				
58	15	7	144 50	75 86	38 53	10	841				
59	15	7	147 10	77 23	39 53	10	842				
60	14	7	152 80	79 96	40 98	10	868				

After three or more annual premiums have been paid, the Company will loan from one-fourth to one-half of all annual premiums received by it on the Policy, the amount increasing with the number of full year's premiums paid.

Instalment Policy (Participating). Yearly Premiums for \$1,000 Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Insured.	10	11	12	13	14	15	16	17	18	19	20	21	22
21	\$16 87	\$16 78	\$16 69	\$16 60	\$16 51	\$16 42	\$16 33	16 24	16 16	16 08	16 00	15 92	15 85
22	17 83	17 28	17 13	17 08	16 93	16 84	16 75	16 66	16 57	16 48	16 40	16 32	16 24
23	17 69	17 59	17 49	17 39	17 30	17 20	17 10	17 00	16 91	16 82	16 74	16 66	16 57
24	18 17	18 06	17 95	17 84	17 74	17 64	17 54	17 44	17 35	17 26	17 17	17 08	16 99
25	18 65	18 53	18 42	18 31	18 21	18 11	18 00	17 89	17 79	17 70	17 61	17 52	17 42
26	19 16	19 03	18 91	18 80	18 69	18 58	18 47	18 36	18 25	18 15	18 06	17 97	17 88
27	19 67	19 53	19 40	19 28	19 17	19 06	18 95	18 84	18 73	18 62	18 51	18 41	18 30
28	20 20	20 12	19 99	19 86	19 75	19 64	19 52	19 36	19 28	19 17	19 06	18 95	18 84
29	20 89	20 74	20 60	20 47	20 35	20 25	20 11	19 99	19 87	19 75	19 63	19 52	19 40
30	21 51	21 36	21 22	21 09	20 96	20 83	20 70	20 57	20 44	20 32	20 20	20 08	19 96
31	22 22	22 07	21 93	21 79	21 65	21 51	21 37	21 23	21 10	20 97	20 84	20 71	20 59
32	22 96	22 80	22 65	22 50	22 35	22 21	22 07	21 93	21 79	21 65	21 51	21 37	21 24
33	23 78	23 62	23 46	23 31	23 15	22 99	22 84	22 70	22 56	22 41	22 26	22 11	21 96
34	24 62	24 44	24 27	24 10	23 94	23 78	23 62	23 47	23 34	23 17	23 01	22 85	22 70
35	25 47	25 29	25 12	24 95	24 78	24 61	24 44	24 27	24 11	23 95	23 79	23 63	23 47
36	26 42	26 23	26 05	25 87	25 69	25 51	25 33	25 16	24 99	24 82	24 65	24 48	24 31
37	27 48	27 28	27 09	26 90	26 71	26 52	26 33	26 15	25 97	25 79	25 61	25 43	25 25
38	28 56	28 35	28 15	27 96	27 75	27 55	27 35	27 16	26 97	26 78	26 59	26 40	26 21
39	29 72	29 50	29 29	29 08	28 87	28 66	28 45	28 25	28 05	27 85	27 65	27 45	27 25
40	30 91	30 69	30 47	30 25	30 03	29 81	29 59	29 38	29 17	28 96	28 75	28 54	28 33
41	32 22	31 99	31 76	31 53	31 30	31 07	30 84	30 61	30 38	30 16	29 94	29 72	29 50
42	33 62	33 37	33 12	32 87	32 63	32 39	32 15	31 91	31 68	31 45	31 22	30 99	30 76
43	35 13	34 87	34 61	34 35	34 10	33 85	33 59	33 34	33 09	32 84	32 59	32 34	32 10
44	36 67	36 40	36 13	35 86	35 59	35 32	35 06	34 80	34 54	34 28	34 02	33 76	33 50
45	38 40	38 12	37 83	37 55	37 27	36 99	36 71	36 43	36 15	35 86	35 58	35 30	35 02
46	40 17	39 88	39 59	39 29	38 97	38 68	38 39	38 10	37 81	37 52	37 23	36 94	36 65
47	42 11	41 80	41 49	41 19	40 89	40 59	40 29	39 98	39 67	39 36	39 05	38 74	38 43
48	44 18	43 87	43 55	43 23	42 92	42 61	42 29	41 96	41 63	41 32	41 01	40 70	40 39
49	46 37	46 05	45 72	45 39	45 06	44 73	44 40	44 06	43 72	43 39	43 06	42 73	42 39
50	48 69	48 35	48 01	47 67	47 32	46 98	46 63	46 28	45 93	45 58	45 23	44 87	44 52
51	51 20	50 85	50 50	50 14	49 78	49 42	49 06	48 70	48 34	47 98	47 62	47 26	46 90
52	53 92	53 56	53 20	52 83	52 46	52 09	51 72	51 35	50 98	50 61	50 24	49 87	49 50
53	56 78	56 40	56 03	55 64	55 24	54 84	54 45	54 05	53 65	53 25	52 84	52 43	52 03
54	59 35	59 45	59 05	58 65	58 24	57 83	57 41	56 98	56 56	56 14	55 71	55 27	54 83
55	62 07	62 65	62 24	61 82	61 39	60 96	60 53	60 09	59 64	59 20	58 75	58 29	57 80
56	64 59	65 15	64 71	64 26	63 81	63 36	62 90	62 43	61 96	61 49	61 01	60 53	60 04
57	67 32	67 88	67 43	66 97	66 50	66 02	65 55	65 07	64 58	64 09	63 59	63 08	62 57
58	70 29	70 80	70 32	69 83	69 34	68 84	68 34	67 83	67 31	66 79	66 26	65 73	65 20
59	73 58	74 07	73 57	73 07	72 56	72 07	71 56	71 04	70 51	70 37	69 83	69 28	68 73
60	77 19	77 68	77 16	76 63	76 10	75 57	75 04	74 51	74 37	73 83	73 28	72 73	72 18

Instalment Policy (Participating). Yearly Premiums for \$1,000, Life Policy
Payable in Yearly Instalments of \$50 Each for Twenty Years, and
as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	23	24	25	26	27	28	29	30	31	32	33	34	35	36
21	\$15 78	\$15 72	\$15 65	\$15 60	\$15 54	\$15 47	\$15 40	\$15 34	15 28	15 22	15 16	15 09	15 03	
22	16 17	16 11	16 05	15 98	15 91	15 84	15 78	15 72	15 65	15 59	15 52	15 46	15 40	
23	16 49	16 42	16 36	16 29	16 22	16 15	16 08	16 02	15 95	15 89	15 82	15 76	15 69	
24	16 90	16 82	16 75	16 68	16 61	16 54	16 47	16 41	16 34	16 27	16 20	16 14	16 07	
25	17 82	17 23	17 15	17 08	17 01	16 94	16 87	16 80	16 73	16 66	16 59	16 53	16 46	
26	17 76	17 66	17 57	17 49	17 42	17 35	17 27	17 20	17 13	17 06	16 99	16 93	16 86	
27	18 19	18 09	18 00	17 91	17 83	17 75	17 67	17 60	17 52	17 45	17 38	17 32	17 25	
28	18 73	18 62	18 52	18 43	18 34	18 25	18 16	18 08	18 00	17 93	17 86	17 79	17 73	
29	19 28	19 17	19 06	18 96	18 86	18 76	18 67	18 58	18 50	18 42	18 34	18 27	18 20	
30	19 84	19 72	19 60	19 49	19 38	19 28	19 18	19 08	18 99	18 91	18 83	18 75	18 67	
31	20 47	20 35	20 22	20 10	19 99	19 88	19 77	19 66	19 56	19 47	19 38	19 30	19 22	
32	21 12	20 99	20 86	20 73	20 61	20 49	20 37	20 26	20 15	20 06	19 96	19 87	19 79	
33	21 85	21 71	21 56	21 43	21 30	21 17	21 06	20 93	20 82	20 71	20 61	20 52	20 43	
34	22 55	22 41	22 27	22 13	22 00	21 86	21 73	21 60	21 48	21 37	21 26	21 16	21 06	
35	23 32	23 17	23 01	22 86	22 72	22 58	22 43	22 29	22 17	22 05	21 94	21 83	21 72	
36	24 15	23 99	23 83	23 67	23 52	23 37	23 22	23 08	22 95	22 82	22 70	22 58	22 46	
37	25 08	24 91	24 74	24 58	24 42	24 26	24 10	23 96	23 81	23 66	23 55	23 42	23 29	
38	26 08	25 85	25 67	25 50	25 33	25 16	25 00	24 85	24 70	24 55	24 41	24 27	24 13	
39	27 06	26 87	26 68	26 50	26 32	26 14	25 97	25 81	25 65	25 49	25 34	25 19	25 04	
40	28 12	27 92	27 72	27 53	27 34	27 15	26 97	26 79	26 62	26 45	26 29	26 13	25 97	
41	29 28	29 06	28 85	28 65	28 45	28 25	28 06	27 87	27 69	27 51	27 33	27 16	26 99	
42	30 53	30 30	30 08	29 86	29 64	29 43	29 23	29 03	28 84	28 65	28 46	28 27	28 09	
43	31 86	31 62	31 39	31 16	30 94	30 71	30 50	30 29	30 09	29 88	29 68	29 48	29 29	
44	33 24	32 98	32 73	32 49	32 26	32 02	31 80	31 58	31 36	31 14	30 92	30 71	30 51	
45	34 30	34 53	34 26	34 00	33 76	33 50	33 27	33 03	32 79	32 55	32 32	32 10	31 89	
46	36 38	36 10	35 82	35 54	35 26	34 99	34 73	34 48	34 23	33 98	33 73	33 50	33 26	
47	38 16	37 86	37 56	37 26	36 97	36 67	36 40	36 13	35 85	35 58	35 30	35 03	34 76	
48	40 06	39 72	39 41	39 10	38 79	38 47	38 17	37 89	37 60	37 31	37 03	36 76	36 50	
49	42 05	41 70	41 36	41 03	40 70	40 37	40 06	39 75	39 44	39 13	38 83	38 53	38 25	
50	44 16	43 80	43 44	43 08	42 72	42 37	42 03	41 70	41 37	41 04	40 72	40 40	40 11	
51	46 46	46 08	45 70	45 32	44 93	44 55	44 19	43 84	43 49	43 15	42 81	42 47	42 13	
52	48 97	48 57	48 16	47 75	47 34	46 93	46 55	46 18	45 81	45 44	45 07	44 70	44 36	
53	51 57	51 15	50 72	50 30	49 87	49 45	49 05	48 62	48 22	47 83	47 44	47 05	46 68	
54	54 38	53 94	53 49	53 04	52 59	52 14	51 69	51 25	50 82	50 40	49 98	49 57	49 17	
55	57 33	56 87	56 40	55 92	55 45	54 97	54 49	54 02	53 56	53 10	52 65	52 20	51 76	
56	60 57	60 08	59 58	59 08	58 58	58 07	57 56	57 06	56 57	56 04	55 50	55 13	54 66	
57	64 03	63 50	62 97	62 44	61 92	61 39	60 86	60 33	59 81	59 30	58 80	58 29	57 77	
58	67 70	67 15	66 60	66 04	65 48	64 91	64 35	63 79	63 24	62 70	62 16	61 62	61 08	
59	71 58	71 10	70 51	69 92	69 33	68 74	68 15	67 56	66 97	66 38	65 80	65 23	64 66	
60	75 97	75 36	74 74	74 12	73 49	72 84	72 21	71 60	70 98	70 36	69 74	69 13	68 52	

Instalment Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	36	37	38	39	40	41	42	43	44	45	46	47	48	
21	\$14 96	\$14 90	\$14 84	\$14 78	\$14 72	\$14 66	\$14 60	14 54	14 48	14 42	14 37	14 32	14 27	
22	15 83	15 27	15 21	15 15	15 09	15 03	14 97	14 91	14 85	14 79	14 74	14 69	14 64	
23	15 62	15 56	15 50	15 44	15 38	15 32	15 26	15 20	15 14	15 08	15 03	14 98	14 93	
24	16 00	15 94	15 88	15 81	15 75	15 69	15 63	15 57	15 51	15 45	15 40	15 35	15 30	
25	16 38	16 32	16 25	16 19	16 13	16 08	16 02	15 94	15 88	15 82	15 77	15 72	15 67	
26	16 78	16 71	16 64	16 57	16 51	16 44	16 38	16 32	16 26	16 20	16 14	16 09	16 04	
27	17 17	17 09	17 02	16 96	16 89	16 82	16 76	16 70	16 64	16 57	16 51	16 46	16 41	
28	17 64	17 57	17 50	17 43	17 36	17 28	17 21	17 15	17 09	17 02	16 95	16 90	16 85	
29	18 12	18 04	17 96	17 89	17 82	17 75	17 68	17 62	17 55	17 49	17 42	17 36	17 31	
30	18 59	18 51	18 43	18 36	18 29	18 22	18 15	18 08	18 01	17 95	17 88	17 82	17 76	
31	19 14	19 06	18 97	18 90	18 83	18 75	18 68	18 61	18 54	18 47	18 40	18 34	18 28	
32	19 70	19 61	19 52	19 45	19 38	19 30	19 22	19 15	19 08	19 01	18 94	18 87	18 81	
33	20 34	20 24	20 15	20 07	20 00	19 92	19 84	19 77	19 70	19 63	19 56	19 49	19 42	
34	20 97	20 87	20 78	20 70	20 62	20 54	20 46	20 38	20 30	20 23	20 16	20 09	20 02	
35	21 63	21 52	21 43	21 34	21 25	21 17	21 08	21 00	20 92	20 85	20 78	20 70	20 63	
36	22 35	22 24	22 14	22 05	21 96	21 87	21 78	21 70	21 61	21 54	21 47	21 39	21 31	
37	23 17	23 05	22 94	22 84	22 75	22 66	22 57	22 48	22 39	22 31	22 24	22 16	22 08	
38	24 00	23 88	23 76	23 65	23 55	23 45	23 35	23 26	23 17	23 08	23 00	22 92	22 84	
39	24 90	24 77	24 64	24 52	24 41	24 31	24 21	24 11	24 01	23 92	23 84	23 75	23 67	
40	25 82	25 68	25 54	25 41	25 29	25 18	25 08	24 98	24 88	24 78	24 69	24 60	24 51	
41	26 83	26 68	26 54	26 41	26 28	26 16	26 04	25 93	25 82	25 72	25 62	25 53	25 44	
42	27 92	27 76	27 61	27 46	27 31	27 17	27 05	26 94	26 83	26 72	26 62	26 52	26 43	
43	29 11	28 94	28 77	28 61	28 45	28 30	28 18	28 04	27 92	27 81	27 70	27 60	27 51	
44	30 31	30 13	29 96	29 79	29 61	29 44	29 29	29 16	29 03	28 91	28 79	28 69	28 59	
45	31 68	31 48	31 29	31 10	30 91	30 74	30 58	30 43	30 29	30 16	30 04	29 93	29 82	
46	33 06	32 85	32 64	32 44	32 24	32 05	31 87	31 71	31 56	31 42	31 29	31 16	31 03	
47	34 60	34 36	34 16	33 94	33 73	33 53	33 33	33 16	33 00	32 85	32 70	32 56	32 44	
48	36 25	35 99	35 76	35 54	35 32	35 11	34 90	34 72	34 58	34 43	34 29	34 15	34 02	
49	37 98	37 72	37 47	37 22	36 98	36 78	36 56	36 35	36 15	35 97	35 79	35 63	35 48	
50	39 81	39 53	39 26	39 00	38 75	38 51	38 28	38 06	37 85	37 65	37 46	37 28	37 12	
51	41 81	41 51	41 23	40 96	40 68	40 42	40 17	39 93	39 70	39 49	39 28	39 09	38 91	
52	44 02	43 69	43 37	43 07	42 78	42 50	42 23	41 97	41 73	41 50	41 27	41 06	40 87	
53	46 33	45 96	45 62	45 30	44 99	44 68	44 39	44 11	43 85	43 60	43 36	43 12	42 91	
54	48 78	48 40	48 04	47 70	47 37	47 04	46 72	46 42	46 14	45 87	45 60	45 35	45 12	
55	51 34	50 95	50 59	50 23	49 87	49 51	49 17	48 84	48 53	48 24	47 95	47 68	47 43	
56	54 21	53 78	53 39	52 99	52 60	52 22	51 85	51 50	51 16	50 84	50 53	50 24	49 97	
57	57 28	56 81	56 37	55 94	55 52	55 11	54 72	54 34	53 97	53 62	53 28	52 95	52 63	
58	60 55	60 04	59 56	59 10	58 64	58 19	57 76	57 36	56 96	56 58	56 23	55 89	55 58	
59	64 10	63 55	63 03	62 52	62 02	61 54	61 08	60 64	60 20	59 79	59 41	59 05	68 71	
60	67 92	67 33	66 77	66 22	65 68	65 16	64 67	64 18	63 70	63 25	62 83	62 43	62 06	

Instalment Policy (Participating). Yearly Premiums for \$1,000, Life Policy payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
	49	50	51	52	53	54	55	56	57	58	59	60
21	\$14 22	\$14 17	\$14 12	\$14 08	\$14 04	\$14 00	\$13 96	\$13 92	\$13 89	\$13 86	\$13 83	\$13 80
22	14 59	14 54	14 49	14 45	14 41	14 37	14 33	14 29	14 26	14 23	14 20	14 17
23	14 88	14 83	14 78	14 74	14 70	14 66	14 62	14 58	14 55	14 52	14 49	14 46
24	15 25	15 20	15 15	15 11	15 07	15 03	14 99	14 95	14 92	14 89	14 86	14 83
25	15 62	15 57	15 52	15 48	15 44	15 40	15 36	15 32	15 29	15 26	15 23	15 20
26	15 99	15 94	15 89	15 85	15 81	15 77	15 73	15 69	15 66	15 63	15 60	15 57
27	16 36	16 31	16 26	16 21	16 17	16 13	16 09	16 05	16 02	15 99	15 96	15 94
28	16 80	16 75	16 70	16 65	16 61	16 57	16 53	16 49	16 46	16 43	16 40	16 38
29	17 26	17 21	17 16	17 11	17 07	17 03	16 98	16 94	16 91	16 88	16 85	16 83
30	17 71	17 66	17 60	17 55	17 51	17 47	17 43	17 39	17 36	17 33	17 30	17 27
31	18 28	18 17	18 12	18 07	18 03	17 98	17 94	17 90	17 87	17 84	17 81	17 79
32	18 75	18 69	18 64	18 59	18 55	18 51	18 47	18 43	18 39	18 36	18 33	18 31
33	19 36	19 30	19 24	19 19	19 15	19 10	19 06	19 02	18 99	18 96	18 93	18 90
34	19 96	19 90	19 84	19 78	19 73	19 69	19 65	19 61	19 57	19 54	19 51	19 48
35	20 56	20 50	20 44	20 38	20 33	20 29	20 25	20 21	20 17	20 13	20 10	20 08
36	21 24	21 18	21 12	21 06	21 01	20 96	20 92	20 87	20 83	20 80	20 77	20 74
37	22 00	21 93	21 87	21 81	21 76	21 71	21 67	21 62	21 58	21 54	21 51	21 49
38	22 77	22 70	22 63	22 57	22 52	22 47	22 43	22 37	22 33	22 29	22 26	22 23
39	23 60	23 53	23 46	23 39	23 34	23 28	23 23	23 18	23 14	23 10	23 06	23 03
40	24 44	24 37	24 30	24 23	24 17	24 11	24 06	24 00	23 96	23 92	23 88	23 85
41	25 36	25 28	25 21	25 15	25 08	25 02	24 96	24 90	24 86	24 82	24 78	24 75
42	26 35	26 27	26 20	26 13	26 06	25 99	25 93	25 87	25 82	25 78	25 74	25 70
43	27 42	27 33	27 26	27 19	27 11	27 04	26 98	26 92	26 86	26 82	26 78	26 74
44	28 49	28 40	28 32	28 24	28 16	28 09	28 03	27 97	27 91	27 86	27 82	27 78
45	29 72	29 63	29 54	29 45	29 36	29 28	29 21	29 17	29 11	29 06	29 00	28 96
46	30 94	30 84	30 75	30 65	30 56	30 48	30 42	30 36	30 30	30 24	30 19	30 15
47	32 33	32 22	32 12	32 02	31 93	31 85	31 77	31 71	31 65	31 58	31 53	31 49
48	33 79	33 68	33 57	33 47	33 38	33 29	33 20	33 13	33 06	32 99	32 94	32 90
49	35 34	35 21	35 10	34 99	34 89	34 80	34 71	34 63	34 56	34 49	34 43	34 39
50	36 97	36 83	36 70	36 58	36 47	36 37	36 28	36 20	36 12	36 05	35 98	35 94
51	38 25	38 09	37 96	37 83	37 72	37 61	37 51	37 43	37 35	37 28	37 20	37 15
52	40 70	40 54	40 38	40 24	40 12	40 00	39 89	39 79	39 71	39 63	39 57	39 51
53	42 78	42 61	42 43	42 28	42 15	42 01	41 89	41 75	41 66	41 57	41 50	41 44
54	44 92	44 74	44 56	44 38	44 23	44 08	43 97	43 86	43 76	43 66	43 58	43 52
55	47 31	47 01	46 81	46 62	46 45	46 30	46 17	46 05	45 94	45 84	45 75	45 68
56	49 73	49 51	49 29	49 08	48 89	48 72	48 57	48 44	48 32	48 22	48 13	48 06
57	52 42	52 17	51 93	51 70	51 49	51 31	51 15	51 02	50 90	50 78	50 68	50 59
58	55 28	55 00	54 74	54 49	54 26	54 07	53 90	53 75	53 61	53 49	53 38	53 28
59	58 38	58 08	57 79	57 52	57 28	57 07	56 88	56 71	56 55	56 41	56 29	56 18
60	61 72	61 39	61 08	60 80	60 54	60 31	60 09	59 89	59 72	59 57	59 44	59 32

Instalment Policy (Participating). Yearly Premiums for \$1,000, 20 Premiums.
Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years,
and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age at Issue.	10	11	12	13	14	15	16	17	18	19	20	21	22
21	\$23 75	\$23 60	\$23 46	\$23 32	\$23 19	\$23 06	\$22 93	\$22 80	\$22 67	\$22 54	\$22 42	\$22 30	\$22 19
22	24 19	24 04	23 90	23 76	23 62	23 48	23 35	23 19	23 06	22 93	22 81	22 69	22 57
23	24 59	24 43	24 28	24 13	23 99	23 85	23 70	23 56	23 42	23 28	23 16	23 04	22 91
24	25 15	24 99	24 83	24 67	24 52	24 38	24 23	24 09	23 95	23 81	23 68	23 55	23 42
25	25 66	25 49	25 33	25 17	25 01	24 86	24 70	24 55	24 40	24 26	24 12	23 99	23 86
26	26 18	26 01	25 84	25 67	25 51	25 35	25 19	25 04	24 89	24 74	24 60	24 46	24 32
27	26 69	26 52	26 34	26 17	26 01	25 85	25 70	25 54	25 39	25 24	25 10	24 96	24 82
28	27 21	27 04	26 86	26 69	26 53	26 37	26 21	26 06	25 91	25 76	25 62	25 48	25 34
29	27 73	27 56	27 38	27 21	27 05	26 89	26 73	26 58	26 43	26 28	26 14	26 00	25 86
30	28 25	28 08	27 90	27 73	27 57	27 41	27 25	27 10	26 95	26 80	26 66	26 52	26 38
31	28 78	28 61	28 43	28 26	28 10	27 94	27 78	27 63	27 48	27 33	27 19	27 05	26 91
32	29 30	29 13	28 95	28 78	28 62	28 46	28 30	28 15	28 00	27 85	27 71	27 57	27 43
33	29 83	29 66	29 48	29 31	29 15	28 99	28 83	28 68	28 53	28 38	28 24	28 10	27 96
34	30 35	30 18	29 99	29 82	29 66	29 50	29 34	29 19	29 04	28 89	28 75	28 61	28 47
35	30 88	30 71	30 53	30 36	30 20	30 04	29 88	29 73	29 58	29 43	29 29	29 15	29 01
36	31 40	31 23	31 05	30 88	30 72	30 56	30 40	30 25	30 10	29 95	29 81	29 67	29 53
37	31 93	31 76	31 58	31 41	31 25	31 09	30 93	30 78	30 63	30 48	30 34	30 20	30 06
38	32 45	32 28	32 10	31 93	31 77	31 61	31 45	31 30	31 15	31 00	30 86	30 72	30 58
39	32 98	32 81	32 63	32 46	32 30	32 14	31 98	31 83	31 68	31 53	31 39	31 25	31 11
40	33 50	33 33	33 15	32 98	32 82	32 66	32 50	32 35	32 20	32 05	31 91	31 77	31 63
41	34 03	33 86	33 68	33 51	33 35	33 19	33 03	32 88	32 73	32 58	32 44	32 30	32 16
42	34 56	34 39	34 21	34 04	33 88	33 72	33 56	33 41	33 26	33 11	32 97	32 83	32 69
43	35 08	34 91	34 73	34 56	34 40	34 24	34 08	33 93	33 78	33 63	33 49	33 35	33 21
44	35 61	35 44	35 26	35 09	34 93	34 77	34 61	34 46	34 31	34 16	34 02	33 88	33 74
45	36 13	35 96	35 78	35 61	35 45	35 29	35 13	34 98	34 83	34 68	34 54	34 40	34 26
46	36 66	36 49	36 31	36 14	35 98	35 82	35 66	35 51	35 36	35 21	35 07	34 93	34 79
47	37 18	37 01	36 83	36 66	36 50	36 34	36 18	36 03	35 88	35 73	35 59	35 45	35 31
48	37 71	37 54	37 36	37 19	37 03	36 87	36 71	36 56	36 41	36 26	36 12	35 98	35 84
49	38 23	38 06	37 88	37 71	37 55	37 39	37 23	37 08	36 93	36 78	36 64	36 50	36 36
50	38 76	38 59	38 41	38 24	38 08	37 92	37 76	37 61	37 46	37 31	37 17	37 03	36 89
51	39 28	39 11	38 93	38 76	38 60	38 44	38 28	38 13	37 98	37 83	37 69	37 55	37 41
52	39 81	39 64	39 46	39 29	39 13	38 97	38 81	38 66	38 51	38 36	38 22	38 08	37 94
53	40 33	40 16	39 98	39 81	39 65	39 49	39 33	39 18	39 03	38 88	38 74	38 60	38 46
54	40 86	40 69	40 51	40 34	40 18	40 02	39 86	39 71	39 56	39 41	39 27	39 13	38 99
55	41 38	41 21	41 03	40 86	40 70	40 54	40 38	40 23	40 08	39 93	39 79	39 65	39 51
56	41 91	41 74	41 56	41 39	41 23	41 07	40 91	40 76	40 61	40 46	40 32	40 18	40 04
57	42 43	42 26	42 08	41 91	41 75	41 59	41 43	41 28	41 13	40 98	40 84	40 70	40 56
58	42 96	42 79	42 61	42 44	42 28	42 12	41 96	41 81	41 66	41 51	41 37	41 23	41 09
59	43 48	43 31	43 13	42 96	42 80	42 64	42 48	42 33	42 18	42 03	41 89	41 75	41 61
60	44 01	43 84	43 66	43 49	43 33	43 17	43 01	42 86	42 71	42 56	42 42	42 28	42 14
61	44 53	44 36	44 18	44 01	43 85	43 69	43 53	43 38	43 23	43 08	42 94	42 80	42 66
62	45 06	44 89	44 71	44 54	44 38	44 22	44 06	43 91	43 76	43 61	43 47	43 33	43 19
63	45 58	45 41	45 23	45 06	44 90	44 74	44 58	44 43	44 28	44 13	43 99	43 85	43 71
64	46 11	45 94	45 76	45 59	45 43	45 27	45 11	44 96	44 81	44 66	44 52	44 38	44 24
65	46 63	46 46	46 28	46 11	45 95	45 79	45 63	45 48	45 33	45 18	45 04	44 90	44 76
66	47 16	46 99	46 81	46 64	46 48	46 32	46 16	46 01	45 86	45 71	45 57	45 43	45 29
67	47 68	47 51	47 33	47 16	47 00	46 84	46 68	46 53	46 38	46 23	46 09	45 95	45 81
68	48 21	48 04	47 86	47 69	47 53	47 37	47 21	47 06	46 91	46 76	46 62	46 48	46 34
69	48 73	48 56	48 38	48 21	48 05	47 89	47 73	47 58	47 43	47 28	47 14	47 00	46 86
70	49 26	49 09	48 91	48 74	48 58	48 42	48 26	48 11	47 96	47 81	47 67	47 53	47 39
71	49 78	49 61	49 43	49 26	49 10	48 94	48 78	48 63	48 48	48 33	48 19	48 05	47 91
72	50 31	50 14	49 96	49 79	49 63	49 47	49 31	49 16	49 01	48 86	48 72	48 58	48 44
73	50 83	50 66	50 48	50 31	50 15	49 99	49 83	49 68	49 53	49 38	49 24	49 10	48 96
74	51 36	51 19	51 01	50 84	50 68	50 52	50 36	50 21	50 06	49 91	49 77	49 63	49 49
75	51 88	51 71	51 53	51 36	51 20	51 04	50 88	50 73	50 58	50 43	50 29	50 15	50 01
76	52 41	52 24	52 06	51 89	51 73	51 57	51 41	51 26	51 11	50 96	50 82	50 68	50 54
77	52 93	52 76	52 58	52 41	52 25	52 09	51 93	51 78	51 63	51 48	51 34	51 20	51 06
78	53 46	53 29	53 11	52 94	52 78	52 62	52 46	52 31	52 16	52 01	51 87	51 73	51 59
79	53 98	53 81	53 63	53 46	53 30	53 14	52 98	52 83	52 68	52 53	52 39	52 25	52 11
80	54 51	54 34	54 16	53 99	53 83	53 67	53 51	53 36	53 21	53 06	52 92	52 78	52 64
81	55 03	54 86	54 68	54 51	54 35	54 19	54 03	53 88	53 73	53 58	53 44	53 30	53 16
82	55 56	55 39	55 21	55 04	54 88	54 72	54 56	54 41	54 26	54 11	53 97	53 83	53 69
83	56 08	55 91	55 73	55 56	55 40	55 24	55 08	54 93	54 78	54 63	54 49	54 35	54 21
84	56 61	56 44	56 26	56 09	55 93	55 77	55 61	55 46	55 31	55 16	55 02	54 88	54 74
85	57 13	56 96	56 78	56 61	56 45	56 29	56 13	55 98	55 83	55 68	55 54	55 40	55 26
86	57 66	57 49	57 31	57 14	56 98	56 82	56 66	56 51	56 36	56 21	56 07	55 93	55 79
87	58 18	58 01	57 83	57 66	57 50	57 34	57 18	57 03	56 88	56 73	56 59	56 45	56 31
88	58 71	58 54	58 36	58 19	58 03	57 87	57 71	57 56	57 41	57 26	57 12	56 98	56 84
89	59 23	59 06	58 88	58 71	58 55	58 39	58 23	58 08	57 93	57 78	57 64	57 50	57 36
90	59 76	59 59	59 41	59 24	59 08	58 92	58 76	58 61	58 46	58 31	58 17	58 03	57 89
91	60 28	60 11	59 93	59 76	59 60	59 44	59 28	59 13	58 98	58 83	58 69	58 55	58 41
92	60 81	60 64	60 46	60 29	60 13	59 97	59 81	59 66	59 51	59 36	59 22	59 08	58 94
93	61 33	61 16	60 98	60 81	60 65	60 49	60 33	60 18	60 03	59 88	59 74	59 60	59 46
94	61 86	61 69	61 51	61 34	61 18	61 02	60 86	60 71	60 56	60 41	60 27	60 13	59 99
95	62 38	62 21	62 03	61 86	61 70	61 54	61 38	61 23	61 08	60 93	60 79	60 65	60 51
96	62 91	62 74	62 56	62 39	62 23	62 07	61 91	61 76	61 61	61 46	61 32	61 18	61 04
97	63 43	63 26	63 08	62 91	62 75	62 59	62 43	62 28	62 13	61 98	61 84	61 70	61 56
98	63 96	63 79	63 61	63 44	63 28	63 12	62 96	62 81	62 66	62 51	62 37	62 23	62 09
99	64 48	64 31	64 13	63 96	63 80	63 64	63 48	63 33	63 18	63 03	62 89	62 75	62 61
100	65 01	64 84	64 66	64 49	64 33	64 17	64 01	63 86	63 71	63 56	63 42	63 28	63 14

Instalment Policy (Participating). Yearly Premiums for \$1,000, 20-Premiums
Life Policy payable in Yearly Instalments of \$50 each for Twenty Years,
and as much longer as the Beneficiary shall survive thereafter.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	23	24	25	26	27	28	29	30	31	32	33	34	35	
21	\$22 08	\$21 97	\$21 87	\$21 77	\$21 67	\$21 57	\$21 47	\$21 37	\$21 27	\$21 17	\$21 07	\$20 97	\$20 88	
22	\$23 45	\$23 34	\$23 24	\$23 14	\$23 04	\$22 93	\$22 83	\$22 73	\$22 63	\$22 53	\$22 43	\$22 33	\$22 24	
23	\$24 78	\$24 66	\$24 55	\$24 45	\$24 35	\$24 24	\$24 13	\$24 03	\$23 93	\$23 83	\$23 73	\$23 63	\$23 54	
24	\$26 29	\$26 17	\$26 05	\$25 93	\$25 82	\$25 71	\$25 60	\$25 49	\$25 39	\$25 29	\$25 19	\$25 08	\$24 98	
25	\$27 78	\$27 60	\$27 47	\$27 35	\$27 23	\$27 11	\$27 00	\$26 89	\$26 78	\$26 68	\$26 58	\$26 47	\$26 36	
26	\$29 34	\$29 18	\$29 04	\$28 90	\$28 77	\$28 65	\$28 53	\$28 41	\$28 30	\$28 19	\$28 08	\$27 97	\$27 86	
27	\$30 96	\$30 70	\$30 55	\$30 40	\$30 27	\$30 14	\$30 01	\$29 89	\$29 78	\$29 67	\$29 56	\$29 46	\$29 35	
28	\$32 65	\$32 38	\$32 23	\$32 08	\$31 94	\$31 80	\$31 67	\$31 54	\$31 42	\$31 30	\$31 19	\$31 08	\$30 97	
29	\$34 40	\$34 12	\$33 97	\$33 82	\$33 67	\$33 52	\$33 39	\$33 26	\$33 14	\$33 02	\$32 91	\$32 80	\$32 69	
30	\$36 21	\$35 92	\$35 77	\$35 62	\$35 47	\$35 32	\$35 19	\$35 06	\$34 94	\$34 82	\$34 71	\$34 60	\$34 49	
31	\$38 08	\$37 78	\$37 63	\$37 48	\$37 33	\$37 18	\$37 05	\$36 92	\$36 80	\$36 68	\$36 57	\$36 46	\$36 35	
32	\$39 99	\$39 69	\$39 54	\$39 39	\$39 24	\$39 09	\$38 96	\$38 83	\$38 71	\$38 59	\$38 48	\$38 37	\$38 26	
33	\$41 94	\$41 64	\$41 49	\$41 34	\$41 19	\$41 04	\$40 91	\$40 78	\$40 66	\$40 54	\$40 43	\$40 32	\$40 21	
34	\$43 93	\$43 63	\$43 48	\$43 33	\$43 18	\$43 03	\$42 90	\$42 77	\$42 65	\$42 53	\$42 42	\$42 31	\$42 20	
35	\$45 96	\$45 66	\$45 51	\$45 36	\$45 21	\$45 06	\$44 93	\$44 80	\$44 68	\$44 56	\$44 45	\$44 34	\$44 23	
36	\$48 03	\$47 73	\$47 58	\$47 43	\$47 28	\$47 13	\$47 00	\$46 87	\$46 75	\$46 63	\$46 52	\$46 41	\$46 30	
37	\$50 14	\$49 84	\$49 69	\$49 54	\$49 39	\$49 24	\$49 11	\$48 98	\$48 86	\$48 74	\$48 63	\$48 52	\$48 41	
38	\$52 28	\$51 98	\$51 83	\$51 68	\$51 53	\$51 38	\$51 25	\$51 12	\$51 00	\$50 88	\$50 77	\$50 66	\$50 55	
39	\$54 45	\$54 15	\$54 00	\$53 85	\$53 70	\$53 55	\$53 42	\$53 29	\$53 17	\$53 05	\$52 94	\$52 83	\$52 72	
40	\$56 65	\$56 35	\$56 20	\$56 05	\$55 90	\$55 75	\$55 62	\$55 49	\$55 37	\$55 25	\$55 14	\$55 03	\$54 92	
41	\$58 88	\$58 58	\$58 43	\$58 28	\$58 13	\$57 98	\$57 85	\$57 72	\$57 60	\$57 48	\$57 37	\$57 26	\$57 15	
42	\$61 14	\$60 84	\$60 69	\$60 54	\$60 39	\$60 24	\$60 11	\$60 00	\$59 87	\$59 75	\$59 64	\$59 53	\$59 42	
43	\$63 43	\$63 13	\$62 98	\$62 83	\$62 68	\$62 53	\$62 40	\$62 27	\$62 15	\$62 03	\$61 92	\$61 81	\$61 70	
44	\$65 75	\$65 45	\$65 30	\$65 15	\$65 00	\$64 85	\$64 72	\$64 59	\$64 47	\$64 35	\$64 24	\$64 13	\$64 02	
45	\$68 10	\$67 80	\$67 65	\$67 50	\$67 35	\$67 20	\$67 07	\$66 94	\$66 82	\$66 70	\$66 59	\$66 48	\$66 37	
46	\$70 48	\$70 18	\$70 03	\$69 88	\$69 73	\$69 58	\$69 45	\$69 32	\$69 20	\$69 08	\$68 97	\$68 86	\$68 75	
47	\$72 89	\$72 59	\$72 44	\$72 29	\$72 14	\$71 99	\$71 86	\$71 73	\$71 61	\$71 49	\$71 38	\$71 27	\$71 16	
48	\$75 33	\$75 03	\$74 88	\$74 73	\$74 58	\$74 43	\$74 30	\$74 17	\$74 05	\$73 93	\$73 82	\$73 71	\$73 60	
49	\$77 80	\$77 50	\$77 35	\$77 20	\$77 05	\$76 90	\$76 77	\$76 64	\$76 52	\$76 40	\$76 29	\$76 18	\$76 07	
50	\$80 29	\$79 99	\$79 84	\$79 69	\$79 54	\$79 39	\$79 26	\$79 13	\$79 01	\$78 89	\$78 78	\$78 67	\$78 56	
51	\$82 80	\$82 50	\$82 35	\$82 20	\$82 05	\$81 90	\$81 77	\$81 64	\$81 52	\$81 40	\$81 29	\$81 18	\$81 07	
52	\$85 33	\$85 03	\$84 88	\$84 73	\$84 58	\$84 43	\$84 30	\$84 17	\$84 05	\$83 93	\$83 82	\$83 71	\$83 60	
53	\$87 88	\$87 58	\$87 43	\$87 28	\$87 13	\$86 98	\$86 85	\$86 72	\$86 60	\$86 48	\$86 37	\$86 26	\$86 15	
54	\$90 45	\$90 15	\$90 00	\$89 85	\$89 70	\$89 55	\$89 42	\$89 29	\$89 17	\$89 05	\$88 94	\$88 83	\$88 72	
55	\$93 04	\$92 74	\$92 59	\$92 44	\$92 29	\$92 14	\$92 01	\$91 88	\$91 76	\$91 64	\$91 53	\$91 42	\$91 31	
56	\$95 65	\$95 35	\$95 20	\$95 05	\$94 90	\$94 75	\$94 62	\$94 49	\$94 37	\$94 25	\$94 14	\$94 03	\$93 92	
57	\$98 28	\$97 98	\$97 83	\$97 68	\$97 53	\$97 38	\$97 25	\$97 12	\$97 00	\$96 88	\$96 77	\$96 66	\$96 55	
58	\$100 93	\$100 63	\$100 48	\$100 33	\$100 18	\$100 03	\$99 90	\$99 77	\$99 65	\$99 53	\$99 42	\$99 31	\$99 20	
59	\$103 60	\$103 30	\$103 15	\$103 00	\$102 85	\$102 70	\$102 57	\$102 44	\$102 32	\$102 20	\$102 09	\$101 98	\$101 87	
60	\$106 29	\$105 99	\$105 84	\$105 69	\$105 54	\$105 39	\$105 26	\$105 13	\$105 01	\$104 89	\$104 78	\$104 67	\$104 56	

Installment Policy (Participating). Yearly Premiums for \$1,000 20-Premiums
Life Policy Payable in Yearly Installments of \$50 each for Twenty Years
and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
Age of Insured.	36	37	38	39	40	41	42	43	44	45	46	47	48
1	\$20 79	\$20 70	\$20 61	\$20 52	\$20 44	\$20 36	\$20 28	\$20 20	\$20 12	\$20 05	\$19 98	\$19 91	\$19 84
2	21 15	21 06	21 97	21 88	21 80	21 72	21 64	21 56	21 48	21 41	21 34	21 27	21 20
3	21 30	21 21	21 12	21 03	21 54	21 46	21 38	21 30	21 22	21 15	21 08	21 01	20 54
4	22 07	22 18	22 09	22 00	21 91	21 83	21 75	21 67	21 59	21 52	21 45	21 38	21 31
5	22 08	22 19	22 10	22 01	21 92	21 84	21 76	21 68	21 60	21 53	21 46	21 39	21 32
6	23 13	23 04	22 95	22 86	22 77	22 69	22 61	22 53	22 45	22 38	22 31	22 24	22 17
7	23 41	23 32	23 23	23 14	23 05	22 97	22 89	22 81	22 73	22 66	22 59	22 52	22 45
8	24 14	24 05	23 96	23 87	23 78	23 70	23 62	23 54	23 46	23 39	23 32	23 25	23 18
9	24 64	24 55	24 46	24 37	24 28	24 20	24 12	24 04	23 96	23 88	23 80	23 72	23 65
10	25 31	25 22	25 13	25 04	24 95	24 87	24 79	24 71	24 63	24 55	24 47	24 40	24 32
11	25 63	25 54	25 45	25 36	25 27	25 19	25 11	25 03	24 95	24 87	24 79	24 72	24 65
12	26 41	26 32	26 23	26 14	26 05	25 97	25 89	25 81	25 73	25 65	25 57	25 50	25 42
13	27 06	26 97	26 88	26 79	26 70	26 62	26 54	26 46	26 38	26 30	26 22	26 15	26 07
14	27 78	27 69	27 60	27 51	27 42	27 34	27 26	27 18	27 10	27 02	26 94	26 86	26 78
15	28 45	28 36	28 27	28 18	28 09	28 01	27 93	27 85	27 77	27 69	27 61	27 53	27 45
16	29 27	29 18	29 09	28 99	28 91	28 83	28 75	28 67	28 59	28 51	28 43	28 35	28 27
17	30 08	29 99	29 90	29 81	29 73	29 65	29 57	29 49	29 41	29 33	29 25	29 17	29 09
18	30 96	30 87	30 78	30 69	30 61	30 53	30 45	30 37	30 29	30 21	30 13	30 05	29 97
19	31 81	31 72	31 63	31 54	31 46	31 38	31 30	31 22	31 14	31 06	30 98	30 90	30 82
20	32 66	32 57	32 48	32 39	32 31	32 23	32 15	32 07	31 99	31 91	31 83	31 75	31 67
21	33 54	33 45	33 36	33 27	33 19	33 11	33 03	32 95	32 87	32 79	32 71	32 63	32 55
22	34 46	34 37	34 28	34 19	34 11	34 03	33 95	33 87	33 79	33 71	33 63	33 55	33 47
23	35 00	34 91	34 82	34 73	34 65	34 57	34 49	34 41	34 33	34 25	34 17	34 09	34 01
24	35 68	35 59	35 50	35 41	35 33	35 25	35 17	35 09	35 01	34 93	34 85	34 77	34 69
25	36 39	36 30	36 21	36 12	36 04	35 96	35 88	35 80	35 72	35 64	35 56	35 48	35 40
26	37 13	37 04	36 95	36 86	36 78	36 70	36 62	36 54	36 46	36 38	36 30	36 22	36 14
27	37 90	37 81	37 72	37 63	37 55	37 47	37 39	37 31	37 23	37 15	37 07	36 99	36 91
28	38 70	38 61	38 52	38 43	38 35	38 27	38 19	38 11	38 03	3			

Instalment Policy (Participating). Yearly Premiums for \$1,000.20 Premium Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age of Insured	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
	49	50	51	52	53	54	55	56	57	58	59	60
21	\$19 78	\$19 72	\$19 67	\$19 62	\$19 57	\$19 53	\$19 49	\$19 45	\$19 42	\$19 39	\$19 36	\$19 33
22	20 14	20 08	20 03	19 98	19 93	19 89	19 85	19 81	19 78	19 75	19 72	19 69
23	20 44	20 38	20 33	20 28	20 23	20 19	20 15	20 11	20 08	20 05	20 02	19 99
24	20 88	20 82	20 77	20 72	20 67	20 63	20 59	20 55	20 52	20 49	20 46	20 43
25	21 25	21 19	21 14	21 09	21 04	21 00	20 96	20 92	20 89	20 86	20 83	20 80
26	21 62	21 56	21 51	21 46	21 41	21 37	21 33	21 29	21 26	21 23	21 20	21 17
27	22 07	22 01	21 95	21 90	21 85	21 81	21 77	21 73	21 70	21 67	21 64	21 61
28	22 51	22 45	22 39	22 34	22 29	22 25	22 21	22 17	22 14	22 11	22 08	22 05
29	23 03	22 97	22 91	22 86	22 80	22 75	22 72	22 68	22 65	22 62	22 59	22 56
30	23 49	23 43	23 37	23 32	23 26	23 21	23 17	23 13	23 10	23 07	23 04	23 01
31	24 01	23 95	23 89	23 83	23 78	23 73	23 69	23 65	23 62	23 59	23 56	23 53
32	24 62	24 56	24 50	24 44	24 39	24 33	24 29	24 24	24 21	24 18	24 15	24 12
33	25 14	25 08	25 02	24 96	24 90	24 84	24 80	24 75	24 72	24 69	24 66	24 63
34	25 76	25 70	25 64	25 57	25 51	25 45	25 40	25 35	25 32	25 29	25 26	25 23
35	26 44	26 38	26 32	26 25	26 19	26 13	26 07	26 02	25 98	25 95	25 92	25 89
36	27 04	26 98	26 92	26 85	26 79	26 72	26 67	26 62	26 58	26 55	26 52	26 49
37	27 81	27 75	27 68	27 61	27 54	27 47	27 42	27 37	27 33	27 30	27 27	27 23
38	28 59	28 53	28 46	28 39	28 32	28 25	28 19	28 14	28 10	28 07	28 04	28 01
39	29 34	29 28	29 21	29 14	29 07	29 00	28 94	28 88	28 84	28 81	28 78	28 75
40	30 09	30 01	29 94	29 86	29 78	29 71	29 65	29 60	29 55	29 51	29 47	29 44
41	31 00	30 92	30 84	30 76	30 69	30 62	30 56	30 51	30 46	30 42	30 38	30 34
42	31 93	31 84	31 75	31 66	31 59	31 52	31 46	31 40	31 35	31 30	31 26	31 23
43	32 91	32 82	32 73	32 64	32 56	32 49	32 43	32 37	32 31	32 26	32 22	32 18
44	33 93	33 83	33 73	33 63	33 54	33 47	33 40	33 34	33 28	33 23	33 19	33 15
45	35 01	34 90	34 79	34 69	34 60	34 52	34 45	34 38	34 32	34 27	34 22	34 18
46	36 23	36 12	36 01	35 90	35 81	35 73	35 66	35 59	35 53	35 47	35 42	35 38
47	37 49	37 36	37 24	37 12	37 02	36 93	36 85	36 77	36 70	36 64	36 59	36 55
48	38 82	38 67	38 53	38 42	38 31	38 22	38 14	38 06	37 98	37 92	37 87	37 83
49	40 22	40 06	39 91	39 79	39 69	39 59	39 50	39 41	39 34	39 28	39 23	39 17
50	41 69	41 53	41 39	41 27	41 15	41 05	40 95	40 85	40 77	40 70	40 64	40 59
51	43 36	43 19	43 01	42 88	42 75	42 64	42 53	42 43	42 34	42 27	42 20	42 14
52	45 08	44 90	44 71	44 56	44 43	44 30	44 19	44 07	43 98	43 91	43 84	43 78
53	46 87	46 68	46 50	46 34	46 19	46 05	45 92	45 80	45 70	45 62	45 55	45 49
54	48 85	48 64	48 44	48 26	48 10	47 96	47 82	47 69	47 58	47 49	47 41	47 35
55	50 98	50 75	50 52	50 32	50 15	50 00	49 86	49 72	49 60	49 51	49 43	49 36
56	53 29	53 04	52 80	52 59	52 41	52 24	52 09	51 95	51 83	51 73	51 64	51 57
57	55 75	55 48	55 21	54 99	54 79	54 60	54 43	54 28	54 14	54 01	53 90	53 81
58	58 30	58 01	57 74	57 49	57 26	57 05	56 85	56 70	56 56	56 43	56 32	56 23
59	61 17	60 86	60 56	60 29	60 05	59 83	59 62	59 44	59 28	59 14	59 02	58 92
60	64 21	63 87	63 54	63 26	63 00	62 75	62 53	62 33	62 16	62 00	61 86	61 74

Largest Amount of Insurance it will write on a Single Life, \$15,000.
 Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.				ENDOWMENT.—Con- tinuous Annual Premiums.					10-Year Term.	20-Year Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		
20	\$17 66	\$97 92	\$28 75	\$23 51	104 76	86 50	47 89	38 94	30 55	.....	.....
21	18 05	98 65	29 81	23 97	104 99	86 80	47 92	37 04	29 66	.....	.....
22	18 46	99 40	29 89	24 45	105 05	87 72	47 90	37 16	29 79	.....	.....
23	18 89	40 18	30 40	24 95	105 12	88 88	48 01	37 27	29 92	.....	.....
24	19 33	40 99	31 11	25 47	105 34	89 96	48 15	37 40	31 06	13 00	13 59
25	19 81	41 82	31 75	26 01	105 50	90 09	48 28	37 53	31 22	13 35	14 01
26	20 30	42 69	32 42	26 56	105 65	90 22	48 36	37 67	31 40	13 70	14 45
27	20 82	43 58	33 11	27 14	105 81	90 36	48 52	37 81	31 58	14 07	14 92
28	21 37	44 50	33 88	27 74	105 97	90 50	48 66	37 96	31 79	14 47	15 43
29	21 94	45 46	34 57	28 36	106 14	90 65	48 80	38 16	32 01	14 88	15 98
30	22 55	46 44	35 34	29 01	106 32	90 89	49 15	38 42	32 29	15 30	16 37
31	23 18	47 48	36 13	29 69	106 50	91 12	49 41	38 70	32 60	15 76	16 80
32	23 84	48 52	36 96	30 39	106 69	91 38	49 69	38 99	32 94	16 25	17 29
33	24 56	49 62	37 81	31 11	106 88	91 65	49 98	39 32	33 31	16 77	17 82
34	25 29	50 76	38 70	31 88	107 08	91 92	50 30	39 67	33 71	17 33	18 40
35	26 09	51 92	39 62	32 67	107 30	92 22	50 64	40 06	34 15	17 82	19 18
36	26 92	53 13	40 59	33 50	107 52	92 53	51 00	40 47	34 63	17 97	20 03
37	27 79	54 39	41 64	34 38	107 77	92 87	51 39	40 92	35 26	18 35	20 97
38	28 72	55 70	42 64	35 29	108 13	93 21	51 82	41 55	35 90	18 77	22 01
39	29 70	57 07	43 74	36 26	108 52	93 60	52 29	42 22	36 44	19 39	23 18
40	30 74	58 48	44 89	37 50	108 92	94 05	52 79	42 95	37 60	19 81	24 17
41	31 85	59 97	46 10	38 58	109 36	94 55	53 35	43 74	38 43	20 42	25 31
42	33 02	61 52	47 37	39 73	109 82	95 08	53 96	44 62	39 47	21 14	26 54
43	34 27	63 13	48 71	40 95	110 32	95 66	54 79	45 58	40 61	21 93	27 98
44	35 60	64 82	49 11	42 21	110 91	96 29	55 69	46 62	41 84	22 34	29 45
45	37 01	66 57	51 54	43 82	111 55	96 99	56 68	47 78	.....	23 55	31 13
46	38 51	68 37	53 10	45 24	112 24	97 74	57 76	48 91	.....	25 00	32 98
47	40 12	70 29	54 68	46 73	113 12	98 56	58 94	50 13	.....	26 29	35 02
48	41 82	72 14	56 33	48 29	114 09	99 47	60 23	51 66	.....	27 72	37 26
49	43 63	74 13	58 08	49 94	114 96	97 47	61 64	53 33	.....	29 30	39 71
50	45 56	76 18	59 86	51 89	115 89	98 78	63 19	.....	.....	31 06	42 39
51	47 62	78 29	61 74	53 83	116 89	99 21	64 89	.....	.....	33 01	45 29
52	49 81	80 49	63 71	55 78	117 96	81 76	66 74	.....	.....	35 16	48 45
53	52 15	82 74	65 78	57 88	119 17	83 46	68 57	.....	.....	37 54	51 86
54	54 65	85 11	67 96	60 05	120 46	85 32	70 59	.....	.....	40 18	55 52
55	57 31	87 53	70 24	62 76	122 20	87 34	.....	.....	.....	43 07	.....
56	60 16	90 08	72 65	65 27	124 03	89 57	.....	.....	.....	46 28	.....
57	63 19	92 73	75 21	67 93	126 13	92 00	.....	.....	.....	49 79	.....
58	66 44	95 48	77 92	70 78	128 34	94 67	.....	.....	.....	53 67	.....
59	69 92	98 37	80 80	73 84	130 75	97 61	.....	.....	.....	57 39	.....
60	73 63	101 39	83 86	77 11	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
 For quarterly rates add 6 per cent and divide by 4.

PREMIUMS FOR EACH \$1,000 INSURANCE (NONPARTICIPATING).

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$14 68	\$65 55	\$25 05	\$21 21	\$59 86	\$42 49	\$37 79	\$26 21
21	14 96	66 15	25 44	21 59	59 84	42 50	37 89	26 24
22	15 31	66 72	25 87	22 37	59 99	42 66	37 99	26 28
23	15 67	67 33	27 32	22 87	60 08	42 78	38 10	27 33
24	16 06	67 98	27 78	23 79				
25	16 46	68 64	28 27	23 28	60 14	42 91	38 21	27 38
26	16 89	69 31	28 77	23 67	60 23	42 98	38 34	27 49
27	17 35	40 07	29 00	24 15	60 32	43 04	38 47	27 67
28	17 82	40 82	29 35	24 63	60 41	43 16	38 62	27 85
29	18 32	41 60	29 73	25 15	60 51	43 28	38 78	28 05
30	18 85	42 42	31 01	25 69	60 61	43 41	38 96	28 29
31	19 41	43 27	31 53	26 25	60 71	43 56	39 15	28 53
32	20 00	44 15	32 28	26 84	60 87	43 72	39 36	28 80
33	20 62	45 07	32 95	27 45	60 97	43 90	39 59	29 10
34	21 29	46 02	33 53	28 10	61 09	44 09	39 84	29 42
35	21 99	47 03	34 39	28 77	61 26	44 29	39 12	29 78
36	22 74	48 06	35 15	29 45	61 44	44 54	39 43	30 17
37	23 53	49 13	35 96	30 20	61 63	44 86	39 77	30 60
38	24 37	50 24	36 79	31 01	61 83	45 11	39 16	31 08
39	25 26	51 41	37 68	31 82	62 10	45 44	39 58	31 51
40	26 20	52 62	38 57	32 67	62 38	45 73	39 05	32 19
41	27 21	53 87	39 52	33 55	62 68	46 03	39 58	32 74
42	28 28	55 18	40 52	34 53	63 06	46 39	39 16	33 35
43	29 43	56 55	41 57	35 64	63 46	47 21	39 81	34 24
44	30 65	57 97	42 87	36 60	63 94	47 79	39 52	35 20
45	31 95	59 45	43 82	37 72	64 43	48 42	40 31	36 13
46	33 24	61 01	45 04	38 93	64 95	49 10	41 16	
47	34 82	62 62	46 32	40 20	65 56	49 86	42 09	
48	36 40	64 29	47 66	41 55	66 21	50 68	43 10	
49	38 08	66 04	49 07	43 96	66 91	51 68	44 20	
50	39 88	67 86	50 55	44 43	67 70	52 57	45 40	
51	41 79	69 74	52 12	46 09	68 57	53 66		
52	43 83	71 71	53 78	47 81	69 49	54 84		
53	46 02	73 75	55 50	49 65	70 49	56 11		
54	48 35	75 88	57 33	51 60	71 62	57 49		
55	50 35	78 10	59 27	53 79	72 85	59 00		
56	53 41	80 42	61 33	55 94	74 20	60 71		
57	56 35	82 83	63 51	58 34	75 67	62 68		
58	59 40	85 36	65 84	60 92	77 29	64 61		
59	62 66	88 00	68 31	63 70	79 10	66 78		
60	66 15			66 62	81 08	69 16		

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$18.65	\$40.50	\$30.63	\$25.86	.....	104.05	\$65.94	\$47.23	\$36.62	\$29.85	\$25.93
22	19.06	40.96	30.99	26.18	.....	104.12	66.02	47.33	36.74	30.00	25.51
23	19.48	41.43	31.36	26.50	.....	104.19	66.11	47.44	36.87	30.15	25.71
24	19.92	41.92	31.73	26.84	.....	104.27	66.20	47.55	37.00	30.33	25.93
25	20.20	42.43	32.15	27.19	\$352.66	104.35	66.30	47.67	37.15	30.51	26.16
26	20.90	43.29	32.81	27.77	359.23	104.43	66.41	47.79	37.31	30.71	26.42
27	21.50	44.19	33.51	28.36	366.09	104.52	66.51	47.92	37.48	30.93	26.69
28	22.20	45.12	34.22	28.98	373.15	104.62	66.63	48.07	37.66	31.17	26.99
29	22.80	46.08	34.97	29.63	380.42	104.72	66.76	48.22	37.86	31.43	27.32
30	23.30	47.07	35.74	30.30	387.89	104.82	66.89	48.39	38.08	31.71	27.68
31	23.90	48.10	36.53	30.99	395.57	104.94	67.02	48.57	38.32	32.02	28.07
32	24.60	49.16	37.36	31.72	403.47	105.05	67.17	48.76	38.58	32.36	28.49
33	25.30	50.26	38.22	32.47	411.59	105.18	67.33	48.98	38.86	32.73	28.96
34	26.00	51.40	39.11	33.26	419.93	105.31	67.50	49.21	39.18	33.13	29.46
35	27.10	52.58	40.03	34.08	428.50	105.44	67.69	49.47	39.52	33.58	30.02
36	27.70	53.80	40.99	34.94	437.29	105.59	67.90	49.76	39.91	34.07	30.62
37	28.60	55.06	42.00	35.84	446.31	105.74	68.13	50.08	40.33	34.61	31.28
38	29.80	56.38	43.05	36.78	455.56	105.92	68.39	50.43	40.80	35.20	32.01
39	30.60	57.74	44.14	37.78	465.05	106.12	68.68	50.83	41.31	35.85	32.80
40	31.50	59.17	45.29	38.82	474.78	107.20	69.83	51.88	42.21	36.57	33.66
41	32.60	60.66	46.50	39.93	484.75	107.47	70.21	52.38	42.86	37.37	---
42	33.80	62.22	47.77	41.10	494.96	107.78	70.64	52.94	43.57	38.35	---
43	35.00	63.85	49.12	42.34	505.42	108.14	71.13	53.58	44.37	39.21	---
44	36.40	65.55	50.52	43.65	516.13	108.55	71.68	54.28	45.25	40.28	---
45	38.00	67.32	52.00	45.03	527.09	109.01	72.29	55.06	46.22	41.44	---
46	39.00	69.16	53.54	46.49	538.31	109.52	72.96	55.91	47.28	---	---
47	41.20	71.07	55.15	48.02	549.80	110.08	73.69	56.84	48.44	---	---
48	43.00	73.03	56.83	49.63	561.57	110.68	74.49	57.86	49.69	---	---
49	45.00	75.07	58.58	51.33	573.61	111.35	75.37	58.97	51.06	---	---
50	47.00	77.18	60.41	53.12	585.95	112.97	76.92	60.65	52.55	---	---
51	49.00	79.99	63.06	55.43	598.60	113.76	77.97	61.99	---	---	---
52	51.20	82.27	65.10	57.45	611.56	114.63	79.12	63.45	---	---	---
53	53.80	84.64	67.23	59.59	624.86	115.58	80.38	65.04	---	---	---
54	56.40	87.09	69.48	61.85	638.51	116.61	81.76	66.79	---	---	---
55	59.40	89.64	71.84	64.26	652.54	119.15	84.25	68.69	---	---	---
56	62.40	94.12	75.49	67.84	666.97	120.40	85.92	---	---	---	---
57	65.60	96.94	78.17	70.61	681.67	121.78	87.76	---	---	---	---
58	69.00	99.90	81.01	73.58	696.19	123.30	89.78	---	---	---	---
59	72.70	102.99	84.03	76.75	710.57	124.98	92.00	---	---	---	---
60	76.40	106.25	87.24	80.15	724.84	126.83	94.43	---	---	---	---

Semi-annual and Quarterly Rates are obtained by multiplying by .520 and by .265 respectively.

Largest Amount of Insurance it will write on a Single Life, \$25,000.

Premiums for each \$1,000 Insurance. Dividend

Endowment Policies. (Participating.)

Age at Issue.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					10 Premiums 16-Year Endowment.	10 Premiums 20-Year Endowment.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		
21	\$19 57	\$48 47	\$35 92	\$29 78	\$105 66	\$68 28	\$49 97	\$39 30	\$32 48	\$92 95	\$82 43
22	20 01	49 21	36 48	30 25	105 75	68 38	50 08	39 42	32 61	93 05	82 56
23	20 46	49 97	37 06	30 73	105 84	68 48	50 19	39 55	32 76	93 15	82 79
24	20 93	50 76	37 65	31 24	105 94	68 58	50 31	39 68	32 91	93 25	82 92
25	21 43	51 57	38 27	31 76	106 04	68 70	50 43	39 82	33 08	93 37	83 05
26	21 95	52 41	38 90	32 30	106 15	68 82	50 57	39 98	33 26	93 49	83 09
27	22 50	53 28	39 57	32 87	106 27	68 94	50 71	40 15	33 46	93 61	83 23
28	23 08	54 18	40 25	33 45	106 39	69 08	50 87	40 33	33 68	93 75	83 40
29	23 68	55 11	40 96	34 06	106 52	69 23	51 03	40 52	33 92	93 89	83 57
30	24 32	56 07	41 70	34 69	106 66	69 39	51 21	40 74	34 18	94 05	83 75
31	24 99	57 07	42 46	35 35	106 81	69 55	51 41	40 97	34 46	94 21	83 95
32	25 69	58 10	43 25	36 03	106 96	69 73	51 62	41 22	34 77	94 39	84 16
33	26 43	59 16	44 07	36 74	107 13	69 93	51 85	41 50	35 12	94 58	84 39
34	27 21	60 27	44 93	37 48	107 32	70 14	52 10	41 80	35 49	94 79	84 65
35	28 04	61 41	45 81	38 25	107 51	70 37	52 37	42 14	35 90	95 01	84 92
36	28 91	62 59	46 73	39 06	107 73	70 62	52 67	42 50	36 36	95 25	85 22
37	29 83	63 82	47 69	39 91	107 96	70 89	53 00	42 91	36 86	95 52	85 55
38	30 80	65 09	48 69	40 79	108 20	71 18	53 36	43 36	37 41	95 80	85 91
39	31 83	66 40	49 73	41 72	108 47	71 51	53 76	43 85	38 01	96 11	86 30
40	32 92	67 77	50 81	42 70	108 77	71 86	54 20	44 39	38 68	96 46	86 73
41	34 08	69 18	51 95	43 72	109 09	72 26	54 68	44 99	39 41	96 83	87 21
42	35 30	70 65	53 13	44 80	109 44	72 69	55 22	45 65	40 23	97 24	87 74
43	36 60	72 18	54 37	45 94	109 83	73 17	55 81	46 38	41 12	97 70	88 32
44	37 99	73 77	55 67	47 14	110 26	73 70	56 47	47 19	42 10	98 21	88 96
45	39 45	75 42	57 04	48 41	110 74	74 30	57 20	48 09	.....	98 77	89 67
46	41 02	77 15	58 47	49 76	111 27	74 95	58 01	49 08	.....	99 40	90 46
47	42 68	78 94	59 98	51 19	111 85	75 68	58 90	50 17	.....	100 09	91 33
48	44 46	80 82	61 57	52 70	112 51	76 49	59 89	51 37	.....	100 86	92 29
49	46 35	82 78	63 25	54 32	113 23	77 38	60 99	52 70	.....	101 71	93 35
50	48 36	84 82	65 02	56 04	114 03	78 36	62 20	54 16	.....	102 64	94 52
51	50 50	86 95	66 88	57 87	114 91	79 45	63 53	.....	.....	103 68	95 79
52	52 78	89 17	68 85	59 82	115 88	80 65	65 00	.....	.....	104 81	97 19
53	55 21	91 49	70 44	61 91	116 94	81 97	66 61	.....	.....	105 06	98 71
54	57 80	93 91	73 14	64 14	118 11	83 43	68 39	.....	.....	107 43	100 38
55	60 57	96 45	75 49	66 53	119 40	85 03	70 34	.....	.....	108 94	102 20
56	63 52	99 12	77 98	.....	120 82	86 80	.....	.....	.....	110 59	.....
57	66 67	101 91	80 63	.....	122 38	88 74	.....	.....	.....	112 41	.....
58	70 04	104 85	83 46	.....	124 10	90 88	.....	.....	.....	114 40	.....
59	73 64	107 95	86 49	.....	126 00	93 25	.....	.....	.....	116 58	.....
60	77 49	111 22	89 73	.....	128 08	95 85	.....	.....	.....	118 98	.....
61	.....	.....	.....	.....	130 38	.....	.....	.....	.....	.....	.....
62	.....	.....	.....	.....	132 91	.....	.....	.....	.....	.....	.....
63	.....	.....	.....	.....	135 70	.....	.....	.....	.....	.....	.....
64	.....	.....	.....	.....	138 78	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.		10 Annual Premiums.		15 Annual Premiums.		20 Annual Premiums.		10 Years.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	14 89	34 15	25 59	21 45	91 38	87 40	80 92	81 46	25 49	21 54
22	15 23	34 74	26 04	21 82	91 43	87 45	80 93	81 53	25 59	21 59
23	15 58	35 35	26 30	22 23	91 49	87 52	81 07	81 62	26 70	21 81
24	15 95	36 99	26 59	22 63	91 54	87 59	81 15	81 72	26 81	21 88
25	16 34	36 65	27 49	23 06	91 61	87 67	81 23	81 82	26 94	22 11
26	16 76	37 34	28 02	23 51	91 68	87 74	81 33	81 93	26 08	22 29
27	17 19	38 06	28 56	23 97	91 75	87 83	81 43	82 06	26 23	22 48
28	17 65	38 81	29 13	24 46	91 83	87 92	81 54	82 19	26 40	22 69
29	18 13	39 58	29 73	24 97	91 91	88 02	81 66	82 34	26 58	22 92
30	18 64	40 39	30 35	25 51	92 00	88 13	81 78	82 49	26 79	23 18
31	19 18	41 24	31 00	26 06	92 10	88 24	81 93	82 67	27 01	23 46
32	19 75	42 12	31 67	26 65	92 20	88 37	82 06	82 87	27 26	23 77
33	20 36	43 04	32 38	27 26	92 32	88 51	82 25	83 08	27 53	24 12
34	20 99	43 99	33 12	27 89	92 44	88 66	82 43	83 32	27 83	24 49
35	21 67	44 38	33 88	28 56	92 57	88 82	82 64	83 58	28 16	24 91
36	22 38	46 12	34 59	29 27	93 11	89 00	82 87	83 87	28 53	25 37
37	23 14	47 19	35 63	30 00	93 25	89 19	83 12	84 19	28 94	25 88
38	23 96	48 22	36 40	30 78	93 39	89 41	83 40	84 55	29 40	26 44
39	24 80	49 39	37 52	31 59	93 53	89 66	83 71	84 95	29 90	27 05
40	25 71	50 61	38 28	32 48	94 44	89 92	84 06	85 39	30 45	27 73
41	26 67	51 37	39 29	33 36	94 67	89 22	84 44	85 88	31 07	28 49
42	27 70	53 20	40 35	34 31	94 93	89 55	84 87	86 43	31 74	29 31
43	28 79	54 58	41 46	35 32	95 21	89 92	85 35	87 04	32 49	30 18
44	29 95	56 02	42 68	36 38	95 53	90 34	85 89	87 71	33 32	31 10
45	31 19	57 58	43 35	37 51	96 39	91 81	86 48	88 46	34 24	32 08
46	32 51	59 11	45 15	38 71	96 29	92 33	87 15	89 23	35 23	33 12
47	33 92	60 75	46 51	39 99	96 74	92 91	87 89	90 22	36 28	34 23
48	35 43	62 43	47 94	41 34	97 24	93 57	88 72	91 24	37 40	35 40
49	37 04	64 28	49 46	42 78	98 51	94 29	89 68	92 57	38 61	36 65
50	38 75	66 18	51 06	44 31	97 43	95 10	90 65	93 61	39 91	38 05
51	40 58	68 12	52 74	45 94	98 13	95 99	91 77	94 77	41 31	39 51
52	42 53	70 16	54 52	47 67	99 00	96 96	93 01	96 01	42 81	41 05
53	44 51	72 30	56 49	49 52	99 75	98 16	94 38	97 43	44 41	42 87
54	46 84	74 54	58 39	51 50	100 69	99 29	95 90	99 00	46 05	44 72
55	49 21	76 87	60 49	53 61	101 74	70 63	57 57	.....	.....	.....
56	51 75	79 32	62 73	55 88	102 89	72 12	.....	.....	.....	.....
57	54 46	81 53	65 10	58 30	104 17	73 75	.....	.....	.....	.....
58	57 35	84 38	67 64	60 90	106 57	75 57	.....	.....	.....	.....
59	60 45	87 41	70 34	63 70	107 13	77 57	.....	.....	.....	.....
60	63 77	90 39	73 22	66 70	108 86	79 78	.....	.....	.....	.....

Dividend Endowment With Return of Premiums.

DEFERRED, AND FULL PERIOD RETURN PREMIUMS.

Return of Premiums due and paid during the last 5 years of the Dividend Endowment period if death occur within said 5 years.				Return of all premiums if death occur within 15 years.			Return of all premiums if death occur within 20 years.			With return of the premiums due and paid during the last 10 years of the dividend Endowment period if death occur within said 10 years.		
Age at Issue.	Life.	15 Premiums Life.	15-Year Endowment.	Life.	15 Premiums Life.	15-Year Endowment.	Life.	20 Premiums Life.	20-Year Endowment.	Life.	20 Premiums Life.	20-Year Endowment.
21	\$15 78	\$31 10	\$67 56	\$19 60	\$38 40	\$72 20	\$20 10	\$29 10	\$53 40	\$19 12	\$26 63	\$49 56
22	16 29	31 61	67 67	20 00	34 00	72 40	20 20	29 20	53 60	19 55	27 84	49 68
23	17 70	32 23	67 79	20 50	34 70	72 60	21 10	30 30	53 90	20 07	27 79	49 81
24	19 21	32 84	67 90	21 00	35 80	72 80	21 70	30 90	54 10	20 50	28 43	50 06
25	20 72	33 45	68 12	21 50	36 10	73 00	22 20	31 60	54 40	21 13	28 96	50 30
26	21 23	34 17	68 24	22 10	36 80	73 30	22 80	32 30	54 70	21 66	29 50	50 45
27	21 74	34 78	68 35	22 70	37 60	73 50	23 30	33 00	55 00	22 20	30 16	50 60
28	22 35	35 50	68 57	23 40	38 40	73 80	24 20	33 90	55 40	22 55	30 81	50 87
29	23 97	36 32	68 80	24 00	39 80	74 10	24 90	34 60	55 80	23 50	31 53	51 15
30	25 58	37 04	69 12	24 20	40 20	74 50	25 40	35 60	56 20	24 16	32 25	51 44
31	24 30	37 87	69 15	25 50	41 20	74 80	26 80	36 50	56 50	24 93	33 04	51 73
32	25 02	38 80	69 49	26 30	42 20	75 20	27 80	37 50	57 80	25 71	33 83	52 15
33	25 55	39 63	69 74	27 20	43 80	75 70	28 80	38 60	57 90	26 80	34 73	52 47
34	26 68	40 57	69 95	28 10	44 40	76 20	29 80	39 70	58 50	27 50	35 65	52 90
35	27 51	41 62	70 34	29 10	45 60	76 70	30 60	41 00	59 20	28 40	36 63	53 35
36	28 44	42 67	70 79	30 10	46 90	77 30	31 90	42 30	60 10	29 43	37 63	53 81
37	29 48	43 72	71 07	31 30	48 30	77 80	32 80	43 60	61 20	30 57	38 79	54 49
38	30 53	44 88	71 44	32 50	49 80	78 30	33 80	44 40	62 20	31 73	39 86	55 49
39	31 68	46 15	71 92	33 30	51 30	79 70	34 80	47 20	63 40	32 49	41 16	56 49
40	32 84	47 42	72 40	35 20	53 00	80 60	36 00	49 10	64 80	34 28	42 87	56 43
41	34 10	48 70	73 00	36 70	54 90	81 70	37 90	51 20	66 40	35 70	43 82	57 29
42	35 47	50 09	73 60	38 40	56 90	82 90	40 00	53 50	68 30	37 24	45 23	58 17
43	36 95	51 59	74 21	40 20	59 00	84 30	41 90	56 10	70 20	38 92	46 54	59 08
44	38 44	53 20	74 95	42 20	61 30	86 90	44 90	59 00	72 50	40 52	48 53	60 38
45	40 14	54 82	75 76	44 40	63 90	87 70	49 90	62 20	75 20	42 57	50 80	61 41
46	41 85	56 66	76 71	46 30	66 70	89 70	53 10	65 50	78 30	44 56	52 83	62 78
47	43 78	58 51	77 67	49 40	69 80	92 00	56 80	69 50	81 90	46 80	54 40	64 20
48	45 82	60 48	78 65	52 30	73 20	94 60	61 10	74 50	85 90	49 19	56 62	65 81
49	47 99	62 57	79 84	55 30	76 90	97 00	66 90	79 30	90 70	51 75	58 93	67 60
50	50 27	64 78	81 26	59 10	81 10	101 00	71 40	86 00	96 30	54 45	61 83	69 41
51	52 78	67 11	82 80	.....	.....	.....	.....	.....	.....	57 44	64 34	71 80
52	55 51	69 67	84 36	.....	.....	.....	.....	.....	.....	60 20	67 31	74 36
53	58 37	72 26	86 14	.....	.....	.....	.....	.....	.....	63 17	70 44	76 87
54	61 46	75 18	88 05	.....	.....	.....	.....	.....	.....	66 07	73 56	79 44
55	64 68	78 12	90 19	.....	.....	.....	.....	.....	.....	71 78	77 56	82 80

Largest Amount of Insurance it will write on a Single Life
 \$10,000. Premiums for each \$1,000
 Insurance (Participating).

Age at Issue of Policy.	LIFE.				Endowment-Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	30 Year Term.
21	\$18 47	\$43 69	\$32 42	\$26 96	\$101 48	\$68 68	\$45 39	\$31 37
22	18 91	44 46	33 60	27 45	101 56	68 81	46 18	31 45
23	19 36	45 23	33 58	27 94	101 68	69 05	46 28	31 41
24	19 84	46 06	34 20	28 47	101 81	69 10	46 44	31 81
25	20 35	46 91	34 85	29 02	101 96	69 25	46 59	31 02
26	20 88	47 80	35 52	29 59	102 12	69 42	46 76	30 29
27	21 43	48 70	36 20	30 17	102 27	69 59	46 97	30 45
28	22 01	49 64	36 91	30 78	102 44	69 78	47 17	30 09
29	22 62	50 61	37 65	31 41	102 68	69 97	47 39	30 08
30	23 26	51 61	38 41	32 06	102 81	65 17	47 62	30 20
31	23 94	52 66	39 22	32 75	108 08	65 39	47 86	30 47
32	24 65	53 74	40 04	33 46	108 25	65 62	48 12	30 28
33	25 40	54 86	40 89	34 21	108 47	65 87	48 41	30 07
34	26 19	56 02	41 78	34 98	108 69	66 13	48 72	30 38
35	27 01	57 19	42 69	35 78	108 92	66 40	49 04	30 75
36	27 86	58 43	43 65	36 63	104 16	66 71	49 41	30 55
37	28 82	59 71	44 66	37 51	104 46	67 04	49 81	30 62
38	29 80	61 04	45 69	38 44	104 75	67 40	50 24	30 13
39	30 85	62 44	46 80	39 43	105 11	67 81	50 73	30 79
40	31 97	63 91	47 97	40 48	105 48	68 28	51 27	30 39
41	33 14	65 47	49 21	41 60	105 89	68 77	51 87	30 16
42	34 44	67 08	50 50	42 77	106 34	69 32	52 54	30 01
43	35 81	68 80	51 89	44 04	106 87	69 96	53 29	30 07
44	37 26	70 62	53 36	45 39	107 49	70 67	54 16	30 06
45	38 81	72 46	54 87	46 79	108 15	71 42	55 01	30 23
46	40 46	74 42	56 48	48 29	108 87	72 27	55 99	30 54
47	42 20	76 44	58 16	49 88	109 68	73 18	57 07	30 85
48	44 06	78 57	59 93	51 56	110 48	74 16	58 24	30 48
49	46 01	80 73	61 76	53 28	111 37	75 28	59 49	30 14
50	48 08	82 08	63 68	55 12	112 33	76 39	60 86	30 36
51	50 27	85 30	65 68	57 07	113 38	77 64	63 34	31 92
52	52 60	87 72	67 80	59 13	114 52	79 10	63 96	30 97
53	55 07	90 28	70 01	61 33	115 73	80 47	65 71	30 89
54	57 69	92 84	72 34	63 66	117 04	82 07	67 62	30 94
55	60 46	95 53	74 78	66 12	118 46	83 80	69 68	41 70
56	63 44	98 39	77 41	.....	120 02	85 72	71 94	.....
57	66 64	101 42	80 22	.....	121 77	87 84	74 46	.....
58	70 04	104 58	83 19	.....	123 65	90 15	77 17	.....
59	73 67	107 90	86 35	.....	125 78	92 68	80 13	.....
60	77 52	111 36	89 70	.....	127 96	95 42	83 32	.....

For semi-annual rates add 4% and divide by 2.
 For quarterly rates add 6% and divide by 4.

Premium Rates (participating) on and after Jan. 1, 1901, per \$1,000 insurance. Maximum amount insurance issued on one life, \$25,000.

Age at Issue.	Continuous Annual Premiums.	LIFE.					ENDOWMENT. Continuous Annual Premiums.										20-Year Term.
		10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.		
20	18 95	43 85	32 95	27 64	24 56	325 97	106 33	68 10	49 45	38 65	31 79	27 19	24 04	21 80	20 45	12 48	
21	19 34	44 54	33 48	28 09	24 97	330 84	106 41	68 18	49 54	38 76	31 92	27 33	24 21	22 11	20 74	12 62	
22	19 76	45 26	34 03	28 54	25 37	335 89	106 49	68 27	49 65	38 87	32 05	27 50	24 41	22 35	21 03	12 79	
23	20 20	46 00	34 59	29 02	25 81	341 10	106 58	68 37	49 76	39 00	32 18	27 67	24 62	22 60	21 34	12 96	
24	20 66	46 78	35 17	29 53	26 27	346 52	106 67	68 47	49 87	39 12	32 34	27 85	24 85	22 88	21 68	13 14	
25	21 14	47 57	35 79	30 05	26 74	352 10	106 76	68 57	49 98	39 27	32 50	28 05	25 10	23 19	22 05	13 34	
26	21 65	48 41	36 42	30 59	27 23	357 91	106 86	68 69	50 11	39 41	32 69	28 27	25 37	23 52	22 52	13 55	
27	22 19	49 27	37 08	31 15	27 74	363 92	106 97	68 81	50 26	39 56	32 88	28 51	25 67	24 89	23 89	13 78	
28	22 74	50 16	37 77	31 74	28 27	370 13	107 09	68 94	50 40	39 76	33 10	28 78	25 99	24 28	23 89	14 03	
29	23 34	51 09	38 48	32 35	28 83	376 57	107 22	69 08	50 56	39 94	33 29	29 07	26 35	24 72	23 89	14 31	
30	23 96	52 06	39 22	32 98	29 42	383 22	107 36	69 23	50 74	40 16	33 58	29 38	26 74	25 18	23 89	14 61	
31	24 62	53 06	39 99	33 65	30 03	390 11	107 48	69 39	50 93	40 39	33 87	29 73	27 17	25 52	23 89	14 95	
32	25 31	54 14	40 79	34 30	30 67	397 24	107 64	69 56	51 14	40 63	34 18	30 12	27 64	26 44	23 89	15 32	
33	26 04	55 18	41 62	35 03	31 34	404 61	107 79	69 75	51 36	40 90	34 52	30 54	28 15	27 15	23 89	15 73	
34	26 81	56 30	42 49	35 82	32 04	412 23	107 97	69 96	51 61	41 21	34 89	31 01	28 71	27 64	23 89	16 19	
35	27 63	57 47	43 40	36 62	32 78	420 11	108 16	70 18	51 88	41 54	35 30	31 51	29 32	28 15	23 89	16 70	
36	28 49	58 74	44 33	37 45	33 56	428 25	108 37	70 42	52 17	41 91	35 75	32 07	29 89	28 64	23 89	17 25	
37	29 40	59 94	45 32	38 30	34 39	436 66	108 59	70 69	52 50	42 31	36 26	32 69	30 46	29 15	23 89	17 87	
38	30 37	61 26	46 35	39 21	35 24	445 34	108 83	70 98	52 86	42 75	36 81	33 36	31 23	29 64	23 89	18 55	
39	31 40	62 60	47 42	40 16	36 15	454 29	109 08	71 30	53 25	43 25	37 42	34 10	32 07	30 15	23 89	19 31	
40	32 48	64 01	48 54	41 18	37 12	463 53	109 37	71 64	53 63	43 79	38 09	34 91	32 94	30 64	23 89	20 15	
41	33 64	65 47	49 72	42 33	38 14	473 06	109 68	72 04	54 17	44 40	38 83	35 83	33 89	31 15	23 89	21 07	
42	34 86	67 00	50 94	43 35	39 22	482 88	110 03	72 47	54 71	45 06	39 65	36 81	34 89	32 15	23 89	22 10	
43	36 16	68 60	52 23	44 53	40 37	492 99	110 41	72 94	55 30	45 80	40 55	37 89	35 89	33 15	23 89	23 33	
44	37 55	70 25	53 58	45 77	41 50	503 41	110 84	73 48	55 97	46 82	41 55	38 89	36 89	34 15	23 89	24 48	
45	39 02	71 99	55 00	47 09	42 90	514 10	111 30	74 06	56 70	47 52	42 64	39 89	37 89	35 15	23 89	25 85	
46	40 59	73 79	56 49	48 47	44 29	525 10	111 83	74 72	57 51	48 52	43 64	40 89	38 89	36 15	23 89	27 37	
47	42 26	75 67	58 07	49 96	45 77	536 39	112 42	75 46	58 42	49 63	44 64	41 89	39 89	37 15	23 89	29 02	
48	44 04	77 65	59 73	51 53	47 36	547 95	113 06	76 27	59 52	50 85	45 64	42 89	40 89	38 15	23 89	30 83	
49	45 85	79 69	61 48	53 21	49 06	559 77	113 77	77 10	60 53	52 20	46 64	43 89	41 89	39 15	23 89	32 83	
50	47 99	81 84	63 32	55 08	50 88	571 84	114 58	78 10	61 61	53 68	47 64	44 89	42 89	40 15	23 89	35 00	
51	50 15	84 08	65 27	56 89	52 82	584 14	115 45	79 25	62 63	54 11	48 64	45 89	43 89	41 15	23 89	37 37	
52	52 44	86 41	67 32	58 90	54 91	596 64	116 41	80 45	63 64	55 11	49 64	46 89	44 89	42 15	23 89	39 92	
53	54 90	88 86	69 49	61 04	57 14	609 34	117 48	81 79	64 63	56 11	50 64	47 89	45 89	43 15	23 89	42 64	
54	57 52	91 41	71 79	63 35	59 56	622 23	118 66	83 26	66 03	57 11	51 64	48 89	46 89	44 15	23 89	45 52	
55	60 33	94 08	74 22	65 81	62 11	635 27	119 95	84 88	67 02	58 11	52 64	49 89	47 89	45 15	23 89	48 64	
56	63 31	96 89	76 82	68 46	64 44	648 44	121 38	86 67	68 11	59 11	53 64	50 89	48 89	46 15	23 89	51 92	
57	66 51	99 82	79 58	71 29	66 74	661 74	122 95	88 65	69 11	60 11	54 64	51 89	49 89	47 15	23 89	55 37	
58	69 91	102 90	82 51	74 32	69 13	675 13	124 68	90 82	70 11	61 11	55 64	52 89	50 89	48 15	23 89	59 02	
59	73 67	106 15	85 64	77 58	71 59	688 59	126 50	93 21	71 11	62 11	56 64	53 89	51 89	49 15	23 89	62 89	
60	77 47	109 58	88 99	81 10	74 02	702 11	128 69	95 86	72 11	63 11	57 64	54 89	52 89	50 15	23 89	66 92	
61	81 64	113 11	92 44	84 11	76 44	715 66	130 95	98 67	73 11	64 11	58 64	55 89	53 89	51 15	23 89	71 15	
62	86 11	116 74	95 11	87 11	78 86	729 21	133 37	101 67	74 11	65 11	59 64	56 89	54 89	52 15	23 89	75 64	
63	90 90	120 44	98 11	90 11	81 27	742 21	135 95	104 67	75 11	66 11	60 64	57 89	55 89	53 15	23 89	80 37	
64	96 03	124 27	101 11	93 11	84 11	756 18	138 79	107 67	76 11	67 11	61 64	58 89	56 89	54 15	23 89	85 37	
65	101 53	128 27	104 11	96 11	87 11	769 56	141 79	110 67	77 11	68 11	62 64	59 89	57 89	55 15	23 89	90 64	

For semi-annual rates, add 2 per cent and divide by 2. For quarterly rates, add 3 per cent and divide by 4; any fraction of a cent in the result is to be taken as one cent.

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT.—CON- TINUOUS ANNUAL PREM'S.		
	Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.
20	\$18 25	\$39 55	\$30 30	\$25 70	\$305 80	\$108 00	\$65 15	\$47 00
21	18 70	40 25	30 85	26 20	310 77	108 15	65 25	47 10
22	19 15	41 00	31 40	26 70	315 97	108 30	65 35	47 20
23	19 60	41 80	32 00	27 20	321 31	108 45	65 45	47 35
24	20 10	42 60	32 65	27 75	326 85	108 60	65 60	47 50
25	20 65	43 45	33 30	28 30	332 58	108 75	65 75	47 65
26	21 15	44 30	33 95	28 90	338 47	108 90	65 90	47 80
27	21 75	45 20	34 65	29 50	344 59	104 05	66 05	47 95
28	22 35	46 15	35 40	30 10	350 90	104 20	66 20	48 10
29	22 95	47 10	36 15	30 75	357 40	104 35	66 35	48 35
30	23 55	48 10	36 90	31 45	364 13	104 50	66 55	48 60
31	24 30	49 10	37 70	32 15	371 08	104 70	66 75	48 80
32	25 05	50 20	38 50	32 85	378 23	104 90	66 95	49 05
33	25 55	51 30	39 40	33 60	385 63	105 10	67 15	49 35
34	26 55	52 40	40 30	34 40	393 26	105 30	67 40	49 65
35	27 55	53 60	41 20	35 25	401 15	105 50	67 65	50 00
36	28 45	54 80	42 15	36 10	409 28	105 75	67 95	50 35
37	29 35	56 10	43 20	37 00	417 69	106 00	68 30	50 80
38	30 35	57 40	44 25	37 95	426 37	106 25	68 70	51 25
39	31 45	58 75	45 30	38 95	435 35	106 55	69 10	51 75
40	32 55	60 20	46 50	40 00	444 62	106 90	69 60	52 35
41	33 80	61 70	47 70	41 10	454 20	107 35	70 10	52 95
42	35 05	63 25	49 00	42 30	464 12	107 80	70 70	53 70
43	36 45	64 85	50 35	43 50	474 36	108 35	71 40	54 50
44	37 90	66 55	51 75	44 85	484 89	109 00	72 15	55 35
45	39 45	68 35	53 20	46 20	495 71	109 65	72 95	56 35
46	41 10	70 20	54 75	47 70	506 77	110 45	73 85	57 40
47	42 85	72 10	56 40	49 20	518 05	111 30	74 85	58 55
48	44 70	74 05	58 05	50 85	529 52	112 20	75 95	59 80
49	46 65	76 10	59 80	52 55	541 19	113 15	77 10	61 15
50	48 70	78 20	61 65	54 35	553 05	114 25	78 30	62 65
51	50 90	80 40	63 60	56 25	565 09	115 45	79 70	64 25
52	53 20	82 65	65 60	58 25	577 29	116 70	81 30	66 00
53	55 65	85 00	67 75	60 40	589 64	118 10	83 00	67 95
54	58 25	87 40	69 95	62 65	602 13	119 65	84 80	70 00
55	61 05	89 95	72 30	65 05	614 75	121 30	86 80	72 30
56	63 95	92 60	74 80	67 60	627 49	123 10	88 95	74 75
57	67 10	95 30	77 40	70 30	640 33	125 10	91 35	77 40
58	70 45	98 20	80 15	73 20	653 27	127 35	93 90	80 35
59	73 95	101 20	83 10	76 30	666 30	129 65	96 95	83 45
60	77 75	104 35	86 25	79 65	679 38	132 30	99 80	86 90

For Semi-annual Rates, add 3 per cent and divide by 2.

For Quarterly Rates, add 5 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life,
\$50,000. Premiums for each \$1,000 Insurance
(Participating).

Age at Issue.	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREM'S.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$19 53	\$44 73	\$33 66	\$28 28	\$350 28	\$68 37	\$49 73	\$38 94	\$32 10
22	19 95	45 45	34 22	28 73	355 84	69 47	49 84	39 07	32 24
23	20 40	46 20	34 79	29 22	361 58	68 57	49 95	39 19	32 37
24	20 88	46 97	35 37	29 73	367 54	68 07	50 07	39 32	32 54
25	21 34	47 77	35 99	30 25	373 69	68 77	50 18	39 47	32 70
26	21 85	48 61	36 63	30 79	380 09	68 89	50 32	39 61	32 89
27	22 40	49 48	37 29	31 36	386 71	69 02	50 47	39 79	33 09
28	22 95	50 37	37 98	31 95	393 55	69 15	50 61	39 97	33 31
29	23 55	51 31	38 70	32 57	400 64	69 30	50 78	40 16	33 55
30	24 18	52 28	39 44	33 20	407 97	69 45	50 96	40 38	33 80
31	24 85	53 29	40 22	33 88	415 57	69 62	51 16	40 61	34 10
32	25 54	54 34	41 02	34 57	423 42	69 79	51 37	40 86	34 41
33	26 27	55 43	41 86	35 30	431 53	69 99	51 60	41 14	34 76
34	27 05	56 54	42 73	36 06	439 96	70 20	51 85	41 45	35 14
35	27 88	57 72	43 65	36 87	448 65	70 43	52 13	41 79	35 56
36	28 76	58 93	44 59	37 70	457 63	70 68	52 42	42 16	36 01
37	29 66	60 20	45 58	38 56	466 92	70 95	52 76	42 57	36 52
38	30 64	61 51	46 62	39 48	476 50	71 25	53 13	43 02	37 08
39	31 67	62 87	47 69	40 44	486 69	71 57	53 62	43 58	37 70
40	32 76	64 30	48 83	41 46	496 60	71 93	53 98	44 08	38 38
41	33 93	65 77	50 01	42 52	507 13	72 33	54 46	44 69	39 13
42	35 15	67 30	51 25	43 65	517 99	72 77	55 01	45 37	39 96
43	36 47	68 91	52 54	44 84	529 17	73 25	55 61	46 11	40 87
44	37 87	70 57	53 91	46 09	540 70	73 80	56 29	46 96	41 87
45	39 36	72 32	55 38	47 42	552 54	74 40	57 03	47 86	42 97
46	40 95	74 14	56 86	48 82	564 72	75 06	57 85	48 87	44 17
47	42 62	76 03	58 42	50 31	577 23	75 81	58 77	49 99	45 51
48	44 42	78 02	60 10	51 90	590 08	76 64	59 79	51 22	46 96
49	46 33	80 08	61 86	53 59	603 18	77 55	60 91	52 59	48 55
50	48 39	82 24	63 72	55 48	616 59	78 55	62 15	54 07	50 28
51	50 56	84 50	65 68	57 29	630 26	79 66	63 52	55 72	.....
52	52 87	86 85	67 75	59 33	644 17	80 88	65 02	57 52	.....
53	55 35	89 31	69 94	61 49	658 31	82 24	66 68	59 49	.....
54	58 00	91 88	72 26	63 82	672 69	83 73	68 50	61 64	.....
55	60 82	94 57	74 71	66 30	687 24	85 37	70 51	63 99	.....
56	63 89	97 40	77 33	68 97	701 97	87 19	72 71	.....	.....
57	67 05	100 36	80 11	71 82	716 86	89 19	75 13	.....	.....
58	70 47	103 46	83 07	74 88	731 87	91 38	77 78	.....	.....
59	74 16	106 74	86 23	78 17	746 99	93 80	80 69	.....	.....
60	78 09	110 20	89 61	81 71	762 20	96 47	83 87	.....	.....

For Semi-annual Rates add 4 per cent and divide by 2.

For Quarterly Rates, add 6 per cent and divide by 4.

NONPARTICIPATING GUARANTEED POLICIES.
PREMIUMS FOR EACH \$1,000
INSURANCE.

Age at Issue.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
22	\$15 84	\$38 41	\$28 50	\$23 67	\$93 84	\$59 59	\$42 89
23	16 19	39 04	28 97	24 06	93 89	59 65	42 97
24	16 57	39 68	29 46	24 47	93 95	59 72	43 05
25	16 96	40 35	29 96	24 91	94 01	59 79	43 13
26							
27	17 37	41 05	30 49	25 35	94 07	59 86	43 21
28	17 80	41 78	31 04	25 81	94 14	59 94	43 30
29	18 26	42 53	31 60	26 29	94 21	60 03	43 41
30	18 73	43 30	32 19	26 80	94 30	60 12	43 51
31	19 24	44 11	32 81	27 31	94 38	60 22	43 63
32							
33	19 77	44 95	33 44	27 85	94 47	60 33	43 76
34	20 33	45 81	34 10	28 43	94 56	60 44	43 91
35	20 92	46 72	34 79	29 01	94 67	60 56	44 06
36	21 54	47 65	35 50	29 62	94 78	60 70	44 22
37	22 20	48 62	36 25	30 27	94 91	60 85	44 42
38							
39	22 90	49 63	37 02	30 95	95 04	61 02	44 62
40	23 63	50 67	37 82	31 65	95 18	61 19	44 84
41	24 40	51 76	38 67	32 38	95 34	61 39	45 10
42	25 23	52 89	39 56	33 15	95 52	61 61	45 38
43	26 11	54 06	40 46	33 96	95 70	61 85	45 68
44							
45	27 04	55 28	41 42	34 82	95 91	62 11	46 03
46	28 01	56 53	42 42	35 71	96 14	62 41	46 41
47	29 05	57 85	43 47	36 65	96 40	62 75	46 84
48	30 16	59 22	44 56	37 66	96 68	63 11	47 31
49	31 35	60 64	45 71	38 71	97 06	63 54	47 85
50							
51	32 60	62 13	46 91	39 83	97 35	63 99	48 44
52	33 94	63 68	48 19	41 00	97 76	64 51	49 09
53	35 36	65 29	49 52	42 25	98 21	65 10	49 83
54	36 88	66 98	50 93	43 59	98 70	65 74	50 65
55	38 50	68 73	52 41	45 01	99 26	66 46	51 56
56							
57	40 24	70 56	53 98	46 51	99 89	67 26	52 57
58	42 08	72 48	55 62	48 11	100 58	68 15	53 69
59	44 03	74 47	57 36	49 82	101 34	69 12	54 91
60	46 13	76 55	59 20	51 63	102 19	70 22	56 27
61	48 37	78 72	61 14	53 58	103 13	71 42	57 78
62							
63	50 75	80 99	63 20	55 66	104 17	72 74	59 44
64	53 29	83 37	65 40	57 80	105 31	74 22	61 26
65	56 02	85 88	67 72	60 30	106 57	75 85	63 26
66	58 91	88 47	70 20	62 84	107 98	77 64	65 46
67	62 08	91 22	73 83	65 63	109 58	79 83	67 88
68							
69							
70	65 35	94 12	75 67	68 60	111 24	81 82	70 54

LIFE ANNUITY RATES—MALES.

Age last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.			Age last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.						
	\$100 Annually.	\$50 Semi- annually.	\$25 Quarterly.	Annual Payment.	Semi-annual Payment.	Quarterly Payment.		\$100 Annually.	\$50 Semi- annually.	\$25 Quarterly.	Annual Payment.	Semi-annual Payment.	Quarterly Payment.				
21	\$2064	\$2089	\$101	50	48	45	23	\$1206	\$1281	1248	50	882	92	\$40	62	\$20	11
22	2051	2076	2088	50	48	76	24	1171	1196	1208	50	85	40	41	81	20	69
23	2037	2062	2074	50	49	09	24	1158	1181	1178	50	98	08	48	07	21	31
24	2023	2048	2060	50	49	49	24	1101	1126	1138	50	90	88	44	40	21	96
25	2007	2032	2044	50	49	89	24	1066	1091	1108	50	98	81	45	88	22	66
26	1990	2015	2027	50	50	25	24	1031	1056	1068	50	96	99	47	95	23	40
27	1973	1998	2010	50	50	68	25	995	1020	1032	50	100	50	49	02	24	21
28	1956	1980	1992	50	51	15	25	959	984	996	50	104	28	50	81	25	09
29	1937	1962	1974	50	51	63	25	923	948	960	50	106	34	52	74	26	08
30	1918	1943	1955	50	52	14	25	888	913	925	50	112	61	54	76	27	01
31	1898	1923	1935	50	52	69	26	856	881	893	50	116	82	58	75	27	98
32	1878	1903	1915	50	53	25	26	825	850	862	50	121	21	58	82	28	99
33	1857	1882	1894	50	53	85	26	796	821	833	50	125	63	60	90	30	00
34	1835	1860	1872	50	54	50	26	768	793	805	50	130	21	63	06	31	04
35	1813	1838	1850	50	55	16	27	742	767	779	50	134	77	65	19	32	07
36	1791	1816	1828	50	55	89	27	717	742	754	50	138	47	67	38	33	14
37	1767	1792	1804	50	56	59	27	694	719	731	50	144	09	69	54	34	18
38	1743	1768	1780	50	57	37	28	671	696	708	50	149	08	71	84	35	29
39	1718	1743	1755	50	58	21	28	650	675	687	50	153	85	74	07	36	36
40	1693	1718	1730	50	59	07	29	630	655	667	50	158	73	76	34	37	45
41	1667	1692	1704	50	59	99	29	610	635	647	50	163	93	78	74	38	61
42	1640	1665	1677	50	60	98	30	592	617	629	50	168	92	81	04	39	72
43	1613	1638	1650	50	62	00	30	574	599	611	50	174	22	83	47	40	88
44	1585	1610	1622	50	63	09	31	558	583	595	50	179	21	85	76	41	95
45	1556	1581	1593	50	64	27	31	543	568	580	50	184	16	86	08	43	07
46	1527	1552	1564	50	65	49	32	528	553	565	50	189	39	90	42	44	21
47	1498	1523	1535	50	66	76	32	513	538	550	50	194	33	92	94	45	41
48	1467	1492	1504	50	68	17	33	498	523	535	50	200	80	96	80	46	69
49	1436	1461	1473	50	69	64	34	483	508	520	50	207	04	98	45	48	08
50	1405	1430	1442	50	71	17	34	468	493	505	50	213	68	101	42	49	46
51	1373	1398	1410	50	72	83	35										
52	1340	1365	1377	50	74	63	36										
53	1307	1332	1344	50	76	51	37										
54	1274	1299	1311	50	78	49	38										
55	1240	1265	1277	50	80	65	39										

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—FEMALES.

Age Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1000.			Age Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1000.		
	\$100 Annually.	\$50 Semi-annually.	\$25 Quarterly.	Annual Payment.	Semi-annual Payment.	Quarterly Payment.		\$100 Annually.	\$50 Semi-annually.	\$25 Quarterly.	Annual Payment.	Semi-annual Payment.	Quarterly Payment.
21	\$2175	\$2200	\$2212 50	\$45 98	\$22 73	\$11 30	56	\$1335	\$1363	\$1375 50	\$74 74	\$36 08	\$18 18
22	2160	2185	2197 50	46 30	22 88	11 38	57	1301	1326	1338 50	76 86	37 71	18 68
23	2145	2170	2182 50	46 62	23 04	11 46	58	1264	1289	1301 50	79 11	38 79	19 21
24	2129	2154	2166 50	46 97	23 21	11 54	59	1227	1252	1264 50	81 50	39 94	19 77
25	2113	2138	2150 50	47 33	23 39	11 63	60	1189	1214	1226 50	84 10	41 19	20 38
26	2096	2121	2133 50	47 71	23 57	11 72	61	1151	1176	1188 50	86 88	42 52	21 04
27	2079	2104	2116 50	48 10	23 76	11 81	62	1113	1138	1150 50	89 85	43 94	21 73
28	2061	2086	2098 50	48 52	23 97	11 91	63	1075	1100	1112 50	93 02	45 45	22 47
29	2043	2068	2080 50	48 95	24 18	12 02	64	1037	1062	1074 50	96 43	47 08	23 27
30	2025	2050	2062 50	49 38	24 39	12 12	65	1000	1025	1037 50	100 00	48 78	24 10
31	2006	2031	2043 50	49 85	24 62	12 24	66	963	988	1000 50	103 84	50 61	24 90
32	1987	2012	2024 50	50 33	24 85	12 35	67	928	953	965 50	107 76	52 47	25 69
33	1968	1993	2005 50	50 81	25 09	12 47	68	893	918	930 50	111 98	54 47	26 87
34	1949	1974	1986 50	51 31	25 33	12 59	69	860	885	897 50	116 28	56 50	27 86
35	1929	1954	1966 50	51 84	25 59	12 71	70	828	853	865 50	120 77	58 62	28 89
36	1909	1934	1946 50	42 38	25 85	12 84	71	797	822	834 50	125 47	60 83	29 96
37	1889	1914	1926 50	42 94	26 12	12 98	72	768	793	805 50	130 21	63 05	31 04
38	1867	1892	1904 50	53 56	26 43	13 13	73	740	765	777 50	135 14	65 36	32 16
39	1845	1870	1882 50	54 20	26 74	13 28	74	714	739	751 50	140 06	67 66	33 27
40	1822	1847	1859 50	54 88	27 07	13 45	75	690	715	727 50	144 93	69 93	34 37
41	1798	1823	1835 50	55 62	27 43	13 62	76	668	693	705 50	149 70	72 15	35 44
42	1774	1799	1811 50	56 37	27 79	13 80	77	647	672	684 50	154 56	74 40	36 52
43	1748	1773	1785 50	57 21	28 20	14 00	78	628	653	665 50	159 24	76 57	37 57
44	1722	1747	1759 50	58 07	28 62	14 21	79	610	635	647 50	163 93	78 74	38 61
45	1694	1719	1731 50	59 03	29 09	14 44	80	592	617	629 50	168 92	81 04	39 72
46	1666	1691	1703 50	60 02	29 57	14 68	81	574	599	611 50	174 22	83 47	40 88
47	1537	1662	1674 50	61 09	30 08	14 93	82	556	581	593 50	179 86	86 06	42 12
48	1607	1632	1644 50	62 23	30 64	15 20	83	538	563	575 50	185 87	88 81	43 44
49	1576	1601	1613 50	63 45	31 23	15 50	84	520	545	557 50	192 31	91 74	44 84
50	1544	1569	1581 50	64 77	31 87	15 81	85	502	527	539 50	199 20	94 88	46 34
51	1511	1536	1548 50	66 18	32 55	16 15							
52	1478	1503	1515 50	67 66	33 27	16 50							
53	1444	1469	1481 50	69 25	34 04	16 88							
54	1409	1434	1446 50	70 97	34 87	17 28							
55	1374	1399	1411 50	72 78	35 74	17 71							

Note.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

376 MANHATTAN LIFE AND MUTUAL LIFE, OF NEW YORK.

Continuous Installment (Life) Policy (Participating). Yearly Premiums for \$1 000 Life Policy, Payable in Yearly Installments of \$50 each, for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

AGE	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
21	18	47	18	35	18	23	18	12	17	99	17	89	17	78	17	67
22	18	47	18	35	18	23	18	12	17	99	17	89	17	78	17	67
23	19	29	19	16	19	04	18	92	18	80	18	69	18	57	18	44
24	19	74	19	61	19	49	19	36	19	23	19	11	18	99	18	87
25	20	23	20	09	19	95	19	82	19	69	19	56	19	44	19	31
26	20	74	20	61	20	47	20	33	20	18	20	05	19	91	19	79
27	21	29	21	14	21	00	20	85	20	71	20	57	20	43	20	29
28	21	86	21	71	21	56	21	42	21	27	21	12	20	97	20	84
29	22	46	22	29	22	14	21	96	21	83	21	69	21	55	21	41
30	23	11	23	96	22	78	22	62	22	46	22	31	22	14	21	99
31	23	82	23	64	23	46	23	30	23	14	23	96	22	80	22	63
32	24	58	24	39	24	21	24	02	23	84	23	67	23	49	23	31
33	25	38	25	19	24	99	24	79	24	60	24	41	24	24	05	23
34	26	21	26	01	25	80	25	61	25	41	25	22	25	01	24	82
35	27	05	26	83	26	63	26	41	26	21	26	01	26	81	25	62
36	27	95	27	75	27	54	27	32	27	12	26	70	26	49	26	28
37	28	96	28	74	28	52	28	30	28	07	27	85	27	64	27	42
38	30	00	29	77	29	54	29	32	29	09	28	87	28	66	28	44
39	31	13	30	89	30	64	30	41	30	17	29	94	29	70	29	47
40	32	36	32	11	31	85	31	61	31	36	31	11	30	86	30	62
41	33	65	33	38	33	10	32	83	32	60	32	34	32	08	31	83
42	35	12	34	83	34	53	34	28	33	95	33	68	33	40	33	13
43	36	64	36	33	36	03	36	78	36	42	35	12	34	82	34	56
44	38	23	37	91	37	59	37	29	36	67	36	35	36	04	35	73
45	39	81	39	48	39	14	38	82	38	50	38	19	37	89	37	59
46	41	58	41	24	40	91	40	57	40	24	39	92	39	61	39	28
47	43	52	43	18	42	84	42	50	42	16	41	81	41	47	41	14
48	45	60	45	25	44	88	44	51	44	16	43	79	43	49	43	17
49	47	79	47	43	47	04	46	68	46	31	45	93	45	56	45	18
50	50	00	49	61	49	25	48	88	48	51	48	13	47	77	47	38
51	52	50	52	10	51	72	51	34	50	96	50	67	50	17	49	74
52	55	12	54	71	54	32	53	93	53	53	53	12	52	79	52	32
53	58	21	57	79	57	35	56	92	56	47	55	10	54	81	54	35
54	61	26	60	83	60	36	59	88	59	42	58	14	57	84	57	38
55	64	36	63	89	63	43	62	96	62	49	61	15	60	87	60	41
56	67	50	67	32	66	55	66	37	65	89	65	40	64	91	64	43
57	71	48	70	99	70	50	76	03	69	54	69	04	68	02	67	50
58	75	55	75	05	74	53	74	01	73	48	72	96	72	41	71	85
59	79	81	79	29	78	76	78	23	77	69	77	13	76	56	75	99
60	84	20	83	67	83	14	82	59	82	04	81	48	80	91	80	54
61	89	08	88	48	87	93	87	37	86	80	86	23	85	64	84	38
62	94	32	93	75	93	16	92	56	91	97	91	35	90	73	90	48
63	99	89	99	30	98	68	98	09	97	46	96	82	96	17	95	50
64	105	96	105	32	104	71	104	07	103	40	102	72	102	03	101	52
65	112	22	111	58	110	92	110	27	109	60	108	92	108	23	107	51
66	119	14	118	47	117	79	117	16	116	89	116	41	115	94	114	19
67	126	44	125	95	125	22	124	47	123	71	123	24	121	84	120	43
68	134	35	133	84	132	90	132	15	131	41	130	62	129	81	129	03
69	143	10	142	29	141	48	140	67	139	84	138	99	138	12	137	24
70	152	08	151	25	150	40	149	56	148	69	147	82	146	94	145	10

378 MANHATTAN LIFE AND MUTUAL LIFE, OF NEW YORK.

Continuous Installment (Life) Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Installments of \$60 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
21	15	52	15	44	15	38	15	29	15	22	15	15	15	15	15
22	15	53	15	45	15	39	15	30	15	23	15	16	15	15	15
23	16	54	16	46	16	40	16	31	16	24	16	17	16	16	16
24	16	54	16	46	16	40	16	31	16	24	16	17	16	16	16
25	16	51	16	43	16	37	16	28	16	21	16	14	13	12	11
26	17	52	17	44	17	38	17	29	17	22	17	15	14	13	12
27	17	53	17	45	17	39	17	30	17	23	17	16	15	14	13
28	18	54	18	46	18	40	18	31	18	24	18	17	16	15	14
29	18	54	18	46	18	40	18	31	18	24	18	17	16	15	14
30	19	55	19	47	19	41	19	32	19	25	19	18	17	16	15
31	19	56	19	48	19	42	19	33	19	26	19	19	18	17	16
32	20	57	20	49	20	43	20	34	20	27	20	20	19	18	17
33	20	58	20	50	20	44	20	35	20	28	20	21	20	19	18
34	21	59	21	51	21	45	21	36	21	29	21	22	21	20	19
35	22	60	22	52	22	46	22	37	22	30	22	23	22	21	20
36	22	61	22	53	22	47	22	38	22	31	22	24	23	22	21
37	23	62	23	54	23	48	23	39	23	32	23	25	24	23	22
38	24	63	24	55	24	49	24	40	24	33	24	26	25	24	23
39	25	64	25	56	25	50	25	41	25	34	25	27	26	25	24
40	26	65	26	57	26	51	26	42	26	35	26	28	27	26	25
41	26	66	26	58	26	52	26	43	26	36	26	29	28	27	26
42	27	67	27	59	27	53	27	44	27	37	27	30	29	28	27
43	28	68	28	60	28	54	28	45	28	38	28	31	30	29	28
44	29	69	29	61	29	55	29	46	29	39	29	32	31	30	29
45	31	71	31	63	31	57	31	48	31	41	31	34	33	32	31
46	32	72	32	64	32	58	32	49	32	42	32	35	34	33	32
47	34	74	34	66	34	60	34	51	34	44	34	37	36	35	34
48	35	75	35	67	35	61	35	52	35	45	35	38	37	36	35
49	37	77	37	69	37	63	37	54	37	47	37	40	39	38	37
50	38	78	38	70	38	64	38	55	38	48	38	41	40	39	38
51	40	80	40	72	40	66	40	57	40	50	40	43	42	41	40
52	42	82	42	74	42	68	42	59	42	52	42	45	44	43	42
53	44	84	44	76	44	70	44	61	44	54	44	47	46	45	44
54	47	86	47	78	47	72	47	63	47	56	47	49	48	47	46
55	49	88	49	80	49	74	49	65	49	58	49	51	50	49	48
56	52	90	52	82	52	76	52	67	52	60	52	53	52	51	50
57	55	92	55	84	55	78	55	69	55	62	55	55	54	53	52
58	58	94	58	86	58	80	58	71	58	64	58	57	56	55	54
59	61	96	61	88	61	82	61	73	61	66	61	59	58	57	56
60	65	98	65	90	65	84	65	75	65	68	65	63	62	61	60
61	68	100	68	92	68	86	68	77	68	70	68	66	65	64	63
62	72	102	72	94	72	88	72	79	72	72	72	70	69	68	67
63	77	104	77	96	77	90	77	81	77	74	77	72	71	70	69
64	82	106	82	100	82	94	82	85	82	76	82	74	73	72	71
65	87	108	87	102	87	96	87	87	87	78	87	76	75	74	73
66	92	110	92	104	92	100	92	91	92	80	92	78	77	76	75
67	98	112	98	106	98	102	98	93	98	82	98	80	79	78	77
68	104	114	104	108	104	104	104	95	104	84	104	82	81	80	79
69	111	116	111	110	111	110	110	100	111	88	111	84	83	82	81
70	118	118	118	118	118	118	118	106	118	92	118	88	87	86	85

Continuous Installment (Life) Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Insured.	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
21	14 62	14 58	14 55	14 53	14 51	14 49	14 47	14 45	14 43	14 42	14 40	14 39	14 37	14 35	14 33	14 30
22	14 39	14 36	14 34	14 32	14 30	14 28	14 26	14 24	14 22	14 21	14 19	14 17	14 15	14 13	14 11	14 09
23	14 29	14 26	14 24	14 22	14 20	14 18	14 16	14 14	14 12	14 11	14 09	14 07	14 05	14 03	14 01	13 99
24	14 21	14 18	14 16	14 14	14 12	14 10	14 08	14 06	14 04	14 03	14 01	13 99	13 97	13 95	13 93	13 91
25	14 15	14 12	14 10	14 08	14 06	14 04	14 02	14 00	13 98	13 97	13 95	13 93	13 91	13 89	13 87	13 85
26	14 10	14 07	14 05	14 03	14 01	13 99	13 97	13 95	13 93	13 92	13 90	13 88	13 86	13 84	13 82	13 80
27	14 05	14 02	14 00	13 98	13 96	13 94	13 92	13 90	13 88	13 87	13 85	13 83	13 81	13 79	13 77	13 75
28	14 00	13 97	13 95	13 93	13 91	13 89	13 87	13 85	13 83	13 82	13 80	13 78	13 76	13 74	13 72	13 70
29	13 55	13 52	13 50	13 48	13 46	13 44	13 42	13 40	13 38	13 37	13 35	13 33	13 31	13 29	13 27	13 25
30	13 50	13 47	13 45	13 43	13 41	13 39	13 37	13 35	13 33	13 32	13 30	13 28	13 26	13 24	13 22	13 20
31	13 45	13 42	13 40	13 38	13 36	13 34	13 32	13 30	13 28	13 27	13 25	13 23	13 21	13 19	13 17	13 15
32	13 40	13 37	13 35	13 33	13 31	13 29	13 27	13 25	13 23	13 22	13 20	13 18	13 16	13 14	13 12	13 10
33	13 35	13 32	13 30	13 28	13 26	13 24	13 22	13 20	13 18	13 17	13 15	13 13	13 11	13 09	13 07	13 05
34	13 30	13 27	13 25	13 23	13 21	13 19	13 17	13 15	13 13	13 12	13 10	13 08	13 06	13 04	13 02	13 00
35	13 25	13 22	13 20	13 18	13 16	13 14	13 12	13 10	13 08	13 07	13 05	13 03	13 01	12 99	12 97	12 95
36	13 20	13 17	13 15	13 13	13 11	13 09	13 07	13 05	13 03	13 02	13 00	12 98	12 96	12 94	12 92	12 90
37	13 15	13 12	13 10	13 08	13 06	13 04	13 02	13 00	12 98	12 97	12 95	12 93	12 91	12 89	12 87	12 85
38	13 10	13 07	13 05	13 03	13 01	12 99	12 97	12 95	12 93	12 92	12 90	12 88	12 86	12 84	12 82	12 80
39	13 05	13 02	13 00	12 98	12 96	12 94	12 92	12 90	12 88	12 87	12 85	12 83	12 81	12 79	12 77	12 75
40	13 00	12 57	12 55	12 53	12 51	12 49	12 47	12 45	12 43	12 42	12 40	12 38	12 36	12 34	12 32	12 30
41	12 55	12 52	12 50	12 48	12 46	12 44	12 42	12 40	12 38	12 37	12 35	12 33	12 31	12 29	12 27	12 25
42	12 50	12 47	12 45	12 43	12 41	12 39	12 37	12 35	12 33	12 32	12 30	12 28	12 26	12 24	12 22	12 20
43	12 45	12 42	12 40	12 38	12 36	12 34	12 32	12 30	12 28	12 27	12 25	12 23	12 21	12 19	12 17	12 15
44	12 40	12 37	12 35	12 33	12 31	12 29	12 27	12 25	12 23	12 22	12 20	12 18	12 16	12 14	12 12	12 10
45	12 35	12 32	12 30	12 28	12 26	12 24	12 22	12 20	12 18	12 17	12 15	12 13	12 11	12 09	12 07	12 05
46	12 30	12 27	12 25	12 23	12 21	12 19	12 17	12 15	12 13	12 12	12 10	12 08	12 06	12 04	12 02	12 00
47	12 25	12 22	12 20	12 18	12 16	12 14	12 12	12 10	12 08	12 07	12 05	12 03	12 01	11 99	11 97	11 95
48	12 20	12 17	12 15	12 13	12 11	12 09	12 07	12 05	12 03	12 02	12 00	11 98	11 96	11 94	11 92	11 90
49	12 15	12 12	12 10	12 08	12 06	12 04	12 02	12 00	11 98	11 97	11 95	11 93	11 91	11 89	11 87	11 85
50	12 10	12 07	12 05	12 03	12 01	11 99	11 97	11 95	11 93	11 92	11 90	11 88	11 86	11 84	11 82	11 80
51	12 05	12 02	12 00	11 98	11 96	11 94	11 92	11 90	11 88	11 87	11 85	11 83	11 81	11 79	11 77	11 75
52	12 00	11 57	11 55	11 53	11 51	11 49	11 47	11 45	11 43	11 42	11 40	11 38	11 36	11 34	11 32	11 30
53	11 55	11 52	11 50	11 48	11 46	11 44	11 42	11 40	11 38	11 37	11 35	11 33	11 31	11 29	11 27	11 25
54	11 50	11 47	11 45	11 43	11 41	11 39	11 37	11 35	11 33	11 32	11 30	11 28	11 26	11 24	11 22	11 20
55	11 45	11 42	11 40	11 38	11 36	11 34	11 32	11 30	11 28	11 27	11 25	11 23	11 21	11 19	11 17	11 15
56	11 40	11 37	11 35	11 33	11 31	11 29	11 27	11 25	11 23	11 22	11 20	11 18	11 16	11 14	11 12	11 10
57	11 35	11 32	11 30	11 28	11 26	11 24	11 22	11 20	11 18	11 17	11 15	11 13	11 11	11 09	11 07	11 05
58	11 30	11 27	11 25	11 23	11 21	11 19	11 17	11 15	11 13	11 12	11 10	11 08	11 06	11 04	11 02	11 00
59	11 25	11 22	11 20	11 18	11 16	11 14	11 12	11 10	11 08	11 07	11 05	11 03	11 01	10 99	10 97	10 95
60	11 20	11 17	11 15	11 13	11 11	11 09	11 07	11 05	11 03	11 02	11 00	10 98	10 96	10 94	10 92	10 90
61	11 15	11 12	11 10	11 08	11 06	11 04	11 02	11 00	10 98	10 97	10 95	10 93	10 91	10 89	10 87	10 85
62	11 10	11 07	11 05	11 03	11 01	10 99	10 97	10 95	10 93	10 92	10 90	10 88	10 86	10 84	10 82	10 80
63	11 05	11 02	11 00	10 98	10 96	10 94	10 92	10 90	10 88	10 87	10 85	10 83	10 81	10 79	10 77	10 75
64	11 00	10 57	10 55	10 53	10 51	10 49	10 47	10 45	10 43	10 42	10 40	10 38	10 36	10 34	10 32	10 30
65	10 55	10 52	10 50	10 48	10 46	10 44	10 42	10 40	10 38	10 37	10 35	10 33	10 31	10 29	10 27	10 25
66	10 50	10 47	10 45	10 43	10 41	10 39	10 37	10 35	10 33	10 32	10 30	10 28	10 26	10 24	10 22	10 20
67	10 45	10 42	10 40	10 38	10 36	10 34	10 32	10 30	10 28	10 27	10 25	10 23	10 21	10 19	10 17	10 15
68	10 40	10 37	10 35	10 33	10 31	10 29	10 27	10 25	10 23	10 22	10 20	10 18	10 16	10 14	10 12	10 10
69	10 35	10 32	10 30	10 28	10 26	10 24	10 22	10 20	10 18	10 17	10 15	10 13	10 11	10 09	10 07	10 05
70	10 30	10 27	10 25	10 23	10 21	10 19	10 17	10 15	10 13	10 12	10 10	10 08	10 06	10 04	10 02	10 00

Continuous Installment (20-Premiums Life) Policy (Participating). Yearly Premiums for \$1,000 20-Premiums Life Policy payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Insured.	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
21	\$26 32	\$26 17	\$26 03	\$25 87	\$25 72	\$25 56	\$25 43	\$25 29	\$25 18	\$24 99	\$24 83	\$24 69	\$24 54	\$24 40	\$24 26
22	26 77	26 61	26 46	26 31	26 15	26 01	25 85	25 69	25 54	25 39	25 23	25 08	24 93	24 79	24 63
23	27 24	27 08	26 93	26 77	26 61	26 45	26 29	26 14	25 98	25 82	25 67	25 51	25 35	25 19	25 03
24	27 70	27 55	27 39	27 23	27 07	26 91	26 75	26 59	26 44	26 28	26 12	25 95	25 80	25 64	25 48
25	28 29	28 12	27 96	27 77	27 60	27 43	27 26	27 09	26 92	26 75	26 59	26 42	26 25	26 08	25 92
26	28 81	28 63	28 46	28 29	28 12	27 94	27 77	27 60	27 42	27 25	27 08	26 91	26 74	26 57	26 40
27	29 40	29 25	29 06	28 88	28 69	28 51	28 33	28 14	27 96	27 77	27 59	27 42	27 25	27 07	26 50
28	29 99	29 81	29 62	29 44	29 25	29 07	28 88	28 70	28 51	28 33	28 14	27 96	27 78	27 61	27 42
29	30 60	30 40	30 20	30 00	29 80	29 60	29 40	29 20	29 01	28 81	28 61	28 41	28 21	28 01	27 81
30	31 42	31 19	30 98	30 77	30 56	30 35	30 13	29 93	29 73	29 52	29 32	29 12	28 93	28 73	28 53
31	32 18	31 94	31 72	31 49	31 27	31 06	30 82	30 60	30 38	30 17	29 96	29 76	29 56	29 36	29 16
32	32 97	32 73	32 49	32 25	32 01	31 78	31 54	31 31	31 07	30 85	30 63	30 41	30 20	30 00	29 79
33	33 77	33 47	33 23	32 99	32 75	32 51	32 29	32 04	31 80	31 58	31 34	31 12	30 89	30 68	30 46
34	34 48	34 25	34 01	33 77	33 53	33 29	33 05	32 81	32 56	32 34	32 10	31 86	31 63	31 40	31 18
35	35 32	35 08	34 84	34 60	34 36	34 12	33 88	33 63	33 39	33 14	32 90	32 65	32 42	32 18	31 94
36	36 16	35 91	35 67	35 43	35 19	34 94	34 70	34 45	34 22	33 97	33 72	33 47	33 22	32 97	32 73
37	37 34	37 07	36 79	36 51	36 23	35 95	35 68	35 40	35 12	34 86	34 59	34 33	34 06	33 80	33 53
38	38 34	38 06	37 76	37 46	37 20	36 93	36 65	36 37	36 09	35 81	35 54	35 26	34 99	34 72	34 45
39	39 45	39 16	38 86	38 57	38 28	37 99	37 70	37 41	37 12	36 83	36 53	36 24	35 97	35 69	35 41
40	40 62	40 32	40 01	39 71	39 40	39 10	38 79	38 49	38 19	37 89	37 60	37 29	37 00	36 71	36 42
41	41 87	41 56	41 23	40 91	40 59	40 27	39 96	39 64	39 32	39 01	38 71	38 40	38 09	37 78	37 48
42	43 22	42 86	42 55	42 21	41 88	41 55	41 22	40 88	40 55	40 22	39 90	39 56	39 23	38 90	38 57
43	44 62	44 19	43 85	43 52	43 18	42 85	42 51	42 19	41 84	41 51	41 16	40 83	40 50	40 17	39 83
44	46 00	45 55	45 30	45 05	44 60	44 25	43 90	43 57	43 22	42 87	42 52	42 16	41 82	41 47	41 13
45	47 57	47 21	46 85	46 48	46 12	45 76	45 40	45 04	44 69	44 33	43 98	43 62	43 26	42 90	42 55
46	49 23	48 86	48 48	48 11	47 73	47 36	46 99	46 61	46 24	45 87	45 50	45 13	44 76	44 39	44 02
47	51 01	50 62	50 22	49 85	49 46	49 07	48 68	48 29	47 90	47 50	47 10	46 71	46 32	45 93	45 53
48	52 99	52 58	52 17	51 75	51 34	50 92	50 51	50 09	49 68	49 26	48 85	48 43	48 02	47 61	47 19
49	55 09	54 65	54 21	53 77	53 33	52 89	52 45	52 01	51 57	51 15	50 71	50 28	49 85	49 42	49 00
50	57 00	56 57	56 15	55 72	55 29	54 86	54 44	54 01	53 58	53 14	52 70	52 26	51 80	51 34	50 90
51	59 34	58 90	58 44	57 98	57 54	57 08	56 63	56 18	55 73	55 27	54 81	54 35	53 89	53 41	52 94
52	61 76	61 29	60 82	60 36	59 89	59 42	58 96	58 49	58 02	57 55	57 08	56 60	56 11	55 63	55 13
53	64 45	63 96	63 46	62 97	62 47	61 97	61 47	60 98	60 48	59 98	59 48	58 98	58 47	57 97	57 45
54	67 38	66 81	66 28	65 74	65 21	64 69	64 17	63 65	63 12	62 59	62 06	61 56	61 03	60 50	60 00
55	69 91	69 41	68 93	68 42	67 92	67 42	66 92	66 42	65 91	65 37	64 85	64 30	63 74	63 19	62 64
56	72 37	72 72	72 17	71 68	71 08	70 53	69 98	69 45	68 92	68 38	67 82	67 27	66 68	66 11	65 53
57	75 37	75 94	75 40	74 86	74 33	73 79	73 25	72 70	72 14	71 61	71 01	70 43	69 84	69 28	68 63
58	79 35	79 43	78 90	78 37	77 83	77 28	76 74	76 17	75 60	75 02	74 41	73 81	73 20	72 58	71 93
59	83 85	83 35	82 80	82 25	81 72	81 12	80 53	79 95	79 33	78 72	78 09	77 45	76 82	76 16	75 51
60	87 88	87 34	86 80	86 25	85 70	85 13	84 54	83 94	83 33	82 70	82 06	81 39	80 73	80 04	79 35
61	92 52	91 94	91 36	90 74	90 13	89 51	88 89	88 26	87 62	86 97	86 31	85 62	84 92	84 21	83 49
62	97 47	96 88	96 19	95 54	94 89	94 25	93 60	92 93	92 27	91 59	90 90	90 18	89 45	88 71	87 96
63	102 95	102 25	101 64	100 98	100 12	99 41	98 70	97 99	97 27	96 56	95 83	95 09	94 33	93 56	92 76
64	108 58	107 84	107 11	106 37	105 63	104 89	104 15	103 41	102 67	101 92	101 16	100 39	99 60	98 79	97 97
65	114 09	113 40	112 72	112 05	111 37	110 68	109 97	109 24	108 49	107 73	106 98	106 13	105 29	104 43	103 56
66	120 78	120 04	119 30	118 56	117 82	117 07	116 33	115 57	114 78	113 98	113 16	112 31	111 44	110 54	109 63
67	129 71	128 76	127 79	126 82	125 86	124 89	123 92	122 95	121 98	121 00	120 04	119 06	118 07	117 15	116 20
68	136 05	135 18	134 20	133 27	132 34	131 41	130 47	129 54	128 60	127 66	126 71	125 77	124 84	123 92	123 01
69	144 91	143 92	142 93	141 93	140 93	139 93	138 93	137 92	136 92	135 91	135 11	134 10	133 07	132 01	130 93
70	154 91	153 92	152 94	151 95	150 97	149 97	148 97	147 95	146 97	145 95	144 89	143 89	142 76	141 60	140 44

Continuous Installment (20-Premiums Life) Policy (Participating). Yearly
 Premiums for \$1,000 payable in Yearly Installments of \$50 each
 for Twenty Years, and as much longer as the
 Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Insured.	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43
29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56
42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62
48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76
62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77
63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82
68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83
69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86
72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87
73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88
74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89
75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91
77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92
78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93
79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94
80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95
81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97
83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98
84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101
87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102
88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103
89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104
90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105
91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106
92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107
93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108
94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109
95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110
96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111
97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112
98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113
99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114
100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115

Continuous Installment (20-Premiums Life) Policy (Participating). Yearly Premiums for \$1,000 payable in Yearly installments of \$80 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Insured.	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
21	\$21 08	\$21 04	\$21 00	\$20 97	\$20 94	\$20 92	\$20 89	\$20 88	\$20 86	\$20 85	\$20 84	\$20 82	\$20 81	\$20 80	\$20 79	\$20 78
22	21 41	21 37	21 33	21 31	21 28	21 25	21 23	21 21	21 21	21 21	21 21	21 20	21 19	21 18	21 17	21 16
23	21 78	21 74	21 70	21 66	21 63	21 60	21 58	21 56	21 55	21 54	21 53	21 52	21 51	21 51	21 51	21 51
24	22 15	22 11	22 07	22 03	22 01	21 98	21 97	21 94	21 93	21 91	21 91	21 90	21 89	21 88	21 88	21 88
25	22 54	22 49	22 46	22 42	22 40	22 37	22 36	22 33	22 31	22 30	22 30	22 29	22 29	22 29	22 29	22 29
26	23 34	23 30	23 26	23 23	23 20	23 17	23 16	23 13	23 11	23 10	23 09	23 08	23 08	23 08	23 08	23 08
27	23 96	23 92	23 88	23 85	23 82	23 79	23 78	23 75	23 73	23 72	23 71	23 70	23 69	23 69	23 69	23 69
28	24 25	24 21	24 17	24 14	24 11	24 07	24 06	24 03	24 02	24 01	24 00	23 99	23 98	23 97	23 97	23 96
29	24 72	24 68	24 64	24 60	24 58	24 55	24 52	24 50	24 48	24 47	24 47	24 45	24 45	24 44	24 44	24 44
30	25 23	25 19	25 14	25 11	25 08	25 05	25 02	25 01	25 00	24 98	24 97	24 96	24 95	24 94	24 94	24 94
31	25 74	25 70	25 66	25 62	25 59	25 57	25 54	25 51	25 50	25 49	25 47	25 47	25 46	25 45	25 45	25 45
32	26 25	26 21	26 16	26 13	26 10	26 07	26 05	26 03	26 02	26 01	26 00	25 99	25 98	25 97	25 97	25 96
33	26 86	26 81	26 76	26 73	26 68	26 66	26 63	26 62	26 60	26 59	26 56	26 56	26 55	26 54	26 54	26 54
34	27 46	27 42	27 37	27 34	27 31	27 28	27 26	27 23	27 21	27 20	27 17	27 16	27 15	27 14	27 14	27 14
35	28 06	28 02	27 97	27 94	27 90	27 87	27 85	27 82	27 80	27 78	27 76	27 75	27 74	27 73	27 73	27 73
36	28 71	28 66	28 61	28 57	28 54	28 51	28 48	28 45	28 43	28 41	28 40	28 39	28 38	28 37	28 37	28 37
37	29 39	29 34	29 29	29 25	29 22	29 19	29 16	29 14	29 12	29 11	29 09	29 08	29 07	29 07	29 07	29 07
38	30 11	30 06	30 00	29 96	29 93	29 89	29 86	29 84	29 82	29 81	29 80	29 79	29 78	29 77	29 77	29 77
39	30 86	30 81	30 77	30 73	30 69	30 65	30 62	30 59	30 58	30 56	30 54	30 52	30 52	30 51	30 51	30 51
40	31 68	31 63	31 58	31 54	31 51	31 47	31 43	31 40	31 38	31 36	31 34	31 32	31 31	31 30	31 30	31 30
41	32 50	32 44	32 38	32 34	32 30	32 27	32 23	32 20	32 18	32 16	32 14	32 12	32 11	32 10	32 10	32 10
42	33 40	33 33	33 27	33 23	33 19	33 15	33 11	33 09	33 06	33 05	33 03	33 02	33 01	33 00	33 00	33 00
43	34 33	34 27	34 21	34 16	34 11	34 07	34 04	34 01	33 99	33 97	33 95	33 94	33 93	33 92	33 92	33 92
44	35 33	35 26	35 20	35 14	35 09	35 05	35 02	34 99	34 97	34 95	34 93	34 91	34 91	34 90	34 90	34 90
45	36 38	36 32	36 25	36 19	36 14	36 10	36 06	36 03	36 00	35 98	35 96	35 95	35 94	35 93	35 93	35 93
46	37 51	37 44	37 37	37 30	37 26	37 22	37 18	37 15	37 12	37 10	37 08	37 07	37 06	37 04	37 04	37 04
47	38 70	38 62	38 55	38 48	38 43	38 39	38 35	38 31	38 27	38 25	38 23	38 22	38 21	38 20	38 20	38 20
48	39 59	39 50	39 42	39 35	39 28	39 24	39 20	39 16	39 13	39 10	39 08	39 06	39 05	39 04	39 04	39 04
49	41 34	41 24	41 16	41 09	41 03	40 97	40 92	40 88	40 85	40 82	40 80	40 78	40 77	40 76	40 75	40 75
50	42 79	42 68	42 60	42 52	42 45	42 39	42 33	42 31	42 28	42 25	42 22	42 19	42 18	42 17	42 16	42 16
51	44 33	44 22	44 12	44 04	43 97	43 91	43 85	43 80	43 76	43 74	43 72	43 69	43 68	43 66	43 66	43 66
52	45 98	45 87	45 76	45 66	45 58	45 51	45 44	45 37	45 31	45 24	45 21	45 18	45 17	45 15	45 15	45 15
53	47 75	47 63	47 51	47 41	47 32	47 25	47 19	47 14	47 09	47 03	47 02	47 00	46 98	46 97	46 96	46 96
54	49 63	49 51	49 39	49 28	49 18	49 09	49 03	48 96	48 90	48 83	48 80	48 78	48 76	48 75	48 74	48 74
55	51 65	51 53	51 39	51 28	51 18	51 08	51 01	50 94	50 87	50 82	50 80	50 78	50 77	50 75	50 75	50 75
56	53 80	53 70	53 55	53 43	53 32	53 22	53 13	53 06	53 01	52 97	52 94	52 92	52 90	52 89	52 88	52 88
57	56 21	56 12	55 96	55 77	55 60	55 51	55 41	55 33	55 26	55 21	55 17	55 14	55 11	55 10	55 09	55 09
58	58 72	58 54	58 36	58 20	58 06	57 96	57 87	57 79	57 71	57 65	57 61	57 56	57 53	57 52	57 51	57 51
59	61 44	61 24	61 06	60 89	60 74	60 60	60 51	60 42	60 34	60 29	60 24	60 19	60 17	60 14	60 14	60 14
60	64 44	64 19	63 98	63 79	63 62	63 47	63 33	63 23	63 13	63 07	63 03	62 98	62 94	62 92	62 91	62 91
61	67 55	67 30	67 06	66 87	66 70	66 55	66 42	66 30	66 19	66 09	66 04	66 00	65 96	65 93	65 92	65 92
62	70 85	70 74	70 61	70 44	70 21	70 04	69 87	69 72	69 60	69 50	69 43	69 38	69 33	69 29	69 28	69 28
63	74 08	74 39	74 10	73 86	73 62	73 46	73 31	73 17	73 16	73 05	72 95	72 87	72 81	72 76	72 75	72 75
64	78 07	78 32	78 01	77 73	77 48	77 27	77 13	77 00	76 89	76 80	76 71	76 63	76 56	76 50	76 44	76 44
65	82 02	82 52	82 32	82 03	81 77	81 54	81 33	81 14	81 03	80 92	80 84	80 79	80 73	80 70	80 70	80 70
66	86 17	87 54	87 36	87 03	86 74	86 50	86 28	86 09	85 94	85 83	85 74	85 67	85 61	85 56	85 53	85 53
67	90 52	92 36	92 16	91 56	91 31	91 02	90 79	90 57	90 37	90 20	90 17	90 10	90 03	89 97	89 93	89 93
68	95 32	97 53	97 37	97 05	96 51	96 33	96 08	95 86	95 67	95 50	95 36	95 24	95 13	95 12	95 12	95 12
69	100 25	102 72	102 53	102 79	102 39	102 05	101 79	101 56	101 36	101 18	101 08	100 91	100 82	100 77	100 75	100 75

*Premium Rates (participating) on and after Jan. 1, 1901, per \$1,000 insurance in the Berkshire, John Hancock Mutual and Massachusetts Mutual Life Insurance Companies. Maximum amount insurance issued on one life: Berkshire, \$25,000; John Hancock, \$25,000; Massachusetts Mutual, \$50,000.

		LIFE.					ENDOWMENT. Continuous Annual Premiums.										
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	20-Year Term.	
20 18 95	43 85 32 95	27 64 24 56	32 95 27 64	24 56 32 95	27 64 24 56	32 95 27 64	106 33 68	10 49 45 38	65 31 79	27 19 24 04	21 89 20 49	12 48					
21 19 34	44 54 33 48	28 09 21 97	33 48 28 09	21 97 33 48	28 09 21 97	33 48 28 09	106 41 68	18 49 54 38	76 31 92	27 33 24 21	22 11 20 74	12 62					
22 19 76	45 26 34 03	28 54 25 37	34 03 28 54	25 37 34 03	28 54 25 37	34 03 28 54	106 49 68	27 40 85 38	87 32 05	27 50 24 41	23 35 21 03	12 79					
23 20 20	46 00 34 59	29 02 25 81	34 59 29 02	25 81 34 59	29 02 25 81	34 59 29 02	106 58 68	37 49 76 39	90 32 18	27 67 24 62	23 60 21 34	12 96					
24 20 66	46 78 35 17	29 53 26 27	35 17 29 53	26 27 35 17	29 53 26 27	35 17 29 53	106 67 68	47 49 87 39	12 32 34 27	85 24 85 22	88 21 68	13 14					
25 21 14	47 57 35 79	30 05 26 74	35 79 30 05	26 74 35 79	30 05 26 74	35 79 30 05	106 76 68	57 49 98 39	27 32 50 28	85 25 10 23	19 22 05	13 34					
26 21 65	48 41 36 42	30 59 27 23	36 42 30 59	27 23 36 42	30 59 27 23	36 42 30 59	106 86 68	69 50 11 39	41 32 69 28	27 25 37 23	52 13 52	13 55					
27 22 19	49 27 37 08	31 15 27 34	37 08 31 15	27 34 37 08	31 15 27 34	37 08 31 15	106 97 68	81 50 26 39	58 32 88 28	51 25 67 23	89 14 78	13 78					
28 22 74	50 16 37 71	31 74 28 27	37 71 31 74	28 27 37 71	31 74 28 27	37 71 31 74	107 09 68	94 50 40 76	76 33 10 28	78 25 99 24	25 14 03	14 03					
29 23 34	51 09 38 48	32 35 28 83	38 48 32 35	28 83 38 48	32 35 28 83	38 48 32 35	107 22 69	08 50 56 39	94 33 33 29	07 26 35 24	72 14 31	14 31					
30 23 96	52 06 39 22	32 98 29 42	39 22 32 98	29 42 39 22	32 98 29 42	39 22 32 98	107 35 69	23 50 74 40	16 33 58 29	38 26 74 25	18 14 61	14 61					
31 24 62	53 06 39 99	33 65 30 03	39 99 33 65	30 03 39 99	33 65 30 03	39 99 33 65	107 48 69	39 50 93 40	39 33 87 29	73 27 17	14 95	14 95					
32 25 31	54 11 40 79	34 34 30 67	40 79 54 11	30 67 40 79	54 11 40 79	40 79 54 11	107 64 69	56 51 14 40	63 34 18 30	12 27 64	15 32	15 32					
33 26 04	55 18 41 62	35 06 31 34	41 62 55 18	31 34 41 62	55 18 41 62	41 62 55 18	107 79 69	75 51 36 40	90 34 52 30	54 28 15	73 15 73	15 73					
34 26 81	56 30 42 49	35 82 32 04	42 49 56 30	32 04 42 49	56 30 42 49	42 49 56 30	107 97 69	96 51 61 41	21 34 89 31	01 28 71	16 19	16 19					
35 27 63	57 47 43 40	36 62 32 78	43 40 57 47	32 78 43 40	57 47 43 40	43 40 57 47	108 16 70	18 51 88 41	54 35 30 31	51 29 32	16 70	17 25					
36 28 41	58 67 44 33	37 45 33 56	44 33 58 67	33 56 44 33	58 67 44 33	44 33 58 67	108 37 70	42 52 17 41	91 85 75 32	07 17 23	17 25	17 25					
37 29 40	59 94 45 32	38 30 34 38	45 32 59 94	34 38 45 32	59 94 45 32	45 32 59 94	108 59 70	69 52 50 42	31 36 20 32	69 18 55	19 31	19 31					
38 30 37	61 25 46 35	39 21 35 24	46 35 61 25	35 24 46 35	61 25 46 35	46 35 61 25	108 83 70	98 52 86 42	75 36 81 33	39 10 28	18 55	19 31					
39 31 40	62 60 47 42	40 17 36 16	47 42 62 60	36 16 47 42	62 60 47 42	47 42 62 60	109 08 71	39 53 25 43	25 37 42 34	10 28 71	20 15	21 07					
40 32 48	64 01 48 54	41 18 37 12	48 54 64 01	37 12 48 54	64 01 48 54	48 54 64 01	109 37 71	64 53 69 43	79 38 09 34	91 20 15	21 07	22 10					
41 33 64	65 47 49 72	42 23 38 14	49 72 65 47	38 14 49 72	65 47 49 72	49 72 65 47	109 68 72	04 54 17 44	40 38 83 11	22 10	22 10	23 23					
42 34 85	67 00 50 94	43 35 39 22	50 94 67 00	39 22 50 94	67 00 50 94	50 94 67 00	110 03 72	47 54 71 45	06 39 65 11	23 23	23 23	24 48					
43 36 16	68 60 52 23	44 53 40 37	52 23 68 60	40 37 52 23	68 60 52 23	52 23 68 60	110 41 72	94 55 30 45	80 40 55 11	24 48	24 48	25 85					
44 37 55	70 25 53 58	45 77 41 00	53 58 70 25	41 00 53 58	70 25 53 58	53 58 70 25	110 84 73	48 55 97 48	62 41 55 11	25 85	25 85	27 37					
45 39 02	71 99 55 00	47 09 42 90	55 00 71 99	42 90 55 00	71 99 55 00	55 00 71 99	111 30 74	06 56 70 47	52 42 64 11	27 37	27 37	29 02					
46 40 59	73 79 56 50	48 47 44 29	56 50 73 79	44 29 56 50	73 79 56 50	56 50 73 79	111 83 74	72 57 51 48	52 49 03 11	29 02	29 02	30 83					
47 42 26	75 67 58 07	49 96 45 77	58 07 75 67	45 77 58 07	75 67 58 07	58 07 75 67	112 42 75	46 58 42 49	03 11 20	30 83	30 83	32 83					
48 44 04	77 65 59 73	51 53 47 36	59 73 77 65	47 36 59 73	77 65 59 73	59 73 77 65	113 06 76	27 59 42 50	85 11 20	32 83	32 83	35 00					
49 45 95	79 69 61 48	53 21 49 06	61 48 79 69	49 06 61 48	79 69 61 48	61 48 79 69	113 77 77	16 60 53 52	20 85 11	35 00	35 00	36 67					
50 47 99	81 84 63 32	54 98 50 88	63 32 81 84	50 88 63 32	81 84 63 32	63 32 81 84	114 58 78	16 61 75 53	68 11 20	36 67	36 67	38 67					
51 50 15	84 08 65 27	56 88 52 82	65 27 84 08	52 82 65 27	84 08 65 27	65 27 84 08	115 45 79	25 63 11 20	68 11 20	38 67	38 67	40 85					
52 52 44	86 41 67 32	58 90 54 91	67 32 86 41	54 91 67 32	86 41 67 32	67 32 86 41	116 41 80	45 64 59 11	68 11 20	40 85	40 85	43 25					
53 54 90	88 86 69 49	61 04 57 14	69 49 88 86	57 14 61 04	88 86 69 49	69 49 88 86	117 48 81	79 66 23 11	68 11 20	43 25	43 25	45 85					
54 57 53	91 41 71 79	63 35 59 55	71 79 91 41	59 55 63 35	91 41 71 79	71 79 91 41	118 66 83	26 68 03 11	68 11 20	45 85	45 85	48 55					
55 60 33	94 08 74 22	65 81 62 11	74 22 94 08	62 11 65 81	94 08 74 22	74 22 94 08	119 95 84	88 70 02 11	68 11 20	48 55	48 55	51 85					
56 63 31	96 89 76 68	68 46 63 01	76 68 96 89	63 01 68 46	96 89 76 68	76 68 96 89	121 38 86	67 11 20	68 11 20	51 85	51 85	54 85					
57 66 51	99 82 79 68	71 29 65 74	79 68 99 82	65 74 71 29	99 82 79 68	79 68 99 82	122 95 88	65 11 20	68 11 20	54 85	54 85	57 85					
58 69 91	102 90 82 51	74 32 67 75	82 51 102 90	67 75 74 32	102 90 82 51	82 51 102 90	124 68 90	82 11 20	68 11 20	57 85	57 85	60 85					
59 73 57	106 15 85 64	77 68 68 59	85 64 106 15	68 59 77 68	106 15 85 64	85 64 106 15	126 59 93	21 11 20	68 11 20	60 85	60 85	63 85					
60 77 47	109 58 88 99	81 10 70 11	88 99 109 58	70 11 81 10	109 58 88 99	88 99 109 58	128 69 95	88 11 20	68 11 20	63 85	63 85	66 85					
61 81 64	113 08 90 11	84 11 71 15	90 11 113 08	71 15 84 11	113 08 90 11	90 11 113 08	130 81 02	11 11 20	68 11 20	66 85	66 85	69 85					
62 85 11	116 18 92 12	87 12 74 17	92 12 116 18	74 17 87 12	116 18 92 12	92 12 116 18	132 92 13	11 11 20	68 11 20	69 85	69 85	72 85					
63 89 90	119 33 94 13	90 13 77 21	94 13 119 33	77 21 90 13	119 33 94 13	94 13 119 33	134 103 14	11 11 20	68 11 20	72 85	72 85	75 85					
64 96 03	122 53 96 14	93 14 80 26	96 14 122 53	80 26 93 14	122 53 96 14	96 14 122 53	136 114 15	11 11 20	68 11 20	75 85	75 85	78 85					
65 101 53	126 18 99 15	96 15 83 27	99 15 126 18	83 27 96 15	126 18 99 15	99 15 126 18	138 125 16	11 11 20	68 11 20	78 85	78 85	81 85					

For semi-annual rates, add 2 per cent and divide by 2. For quarterly rates, add 3 per cent and divide by 4; any fraction of a cent in the result is to be taken as one cent.

*See other tables for premium rates of New England Mutual and State Mutual Life Ins. Companies.

Premium Rates* (participating) on and after Jan. 1, 1901, in the
Berkshire, John Hancock Mutual and Massachusetts Mutual
Life. Endowment Premiums (Participating). Insur-
-ance of \$1,000.

Age at Issue.	ANNUAL PAYMENTS.									10 ANNUAL PAYMENTS.					
	Policy payable at death or at the age of									Policy payable at death or at the age of					
	75	70	65	60	55	50	45	40	35	75	70	65	60	55	50
20	19 63	20 48	21 89	24 04	27 19	31 79	38 65	49 45	68 10	45 07	46 57	48 94	52 34	56 92	62 87
21	20 07	20 97	22 46	24 75	28 11	33 06	40 52	52 45	73 59	45 82	47 37	49 86	53 40	58 18	64 39
22	20 53	21 49	23 07	25 49	29 11	34 48	42 57	55 79	79 94	46 59	48 25	50 84	54 59	59 60	66 18
23	21 01	22 02	23 71	26 30	30 15	35 91	44 80	59 54	87 37	47 40	49 09	51 79	55 65	60 86	67 78
24	21 52	22 60	24 38	27 16	31 28	37 52	47 27	63 77	96 18	48 23	49 99	52 81	56 82	62 09	69 28
25	22 03	22 19	25 10	28 05	32 50	39 27	49 98	68 57	106 78	49 10	50 93	53 87	58 03	63 75	71 10
26	22 61	22 82	25 85	29 02	33 80	41 16	53 00	74 06	140 00	49 99	51 91	54 98	59 29	65 12	73 07
27	23 21	24 49	26 65	30 05	35 21	43 23	56 36	80 46	174 90	50 93	52 93	56 14	60 60	66 50	74 90
28	23 82	25 20	27 51	31 14	36 73	45 49	60 13	87 90	210 00	51 89	53 99	57 32	61 88	68 78	77 03
29	24 49	26 95	29 42	32 32	38 37	47 98	64 40	96 78	246 00	52 90	55 09	58 57	63 20	70 30	79 04
30	25 18	26 74	29 38	33 58	40 16	50 74	69 23	107 85	282 00	53 95	56 23	59 87	64 56	71 81	81 23
31	25 93	27 58	30 41	34 94	42 09	53 79	74 77	119 00	318 00	55 08	57 41	61 22	66 07	73 01	83 00
32	26 70	28 48	31 51	36 41	44 21	57 19	81 17	131 00	354 00	56 18	58 62	62 68	67 75	74 98	85 00
33	27 52	29 42	32 70	37 99	46 52	61 00	88 65	143 00	390 00	57 33	59 94	64 08	69 38	76 83	87 00
34	28 40	30 43	33 96	39 69	49 07	65 30	97 51	155 00	426 00	58 55	61 27	65 50	71 01	78 60	89 00
35	29 32	31 51	35 30	41 54	51 58	70 18	108 16	167 00	462 00	59 81	62 66	67 18	72 67	80 41	91 00
36	30 31	32 66	36 75	43 55	54 99	75 77	119 00	179 00	498 00	61 12	64 10	68 83	74 52	82 41	93 00
37	31 35	33 89	38 81	45 74	58 45	82 32	131 00	191 00	534 00	62 49	65 60	70 57	76 84	84 91	96 00
38	32 47	35 19	40 01	48 15	62 33	89 76	143 00	203 00	570 00	63 92	67 16	72 33	78 75	87 00	98 00
39	33 65	36 59	41 82	50 79	66 69	98 87	155 00	215 00	606 00	65 39	68 80	74 20	80 81	89 00	100 00
40	34 91	38 09	43 79	53 69	71 64	109 37	167 00	227 00	642 00	66 94	70 49	76 14	82 97	91 00	102 00
41	36 25	39 71	45 94	56 90	77 32	119 00	179 00	239 00	678 00	68 54	72 26	78 18	85 00	93 00	104 00
42	37 68	41 44	48 27	60 47	83 85	129 00	191 00	251 00	714 00	70 22	74 10	80 31	87 00	95 00	106 00
43	39 22	43 31	50 83	64 47	91 48	139 00	203 00	263 00	750 00	71 96	76 04	82 53	89 00	97 00	108 00
44	40 88	45 24	53 62	68 97	100 49	149 00	215 00	275 00	786 00	73 78	78 05	84 86	91 00	99 00	110 00
45	42 64	47 52	56 70	74 06	111 30	159 00	227 00	287 00	822 00	75 67	80 16	87 29	93 00	101 00	112 00
46	44 53	49 90	60 10	79 88	122 00	169 00	239 00	300 00	858 00	77 64	82 38	90 00	96 00	104 00	115 00
47	46 57	52 48	63 88	86 58	133 00	181 00	251 00	312 00	894 00	79 74	84 68	92 00	98 00	106 00	117 00
48	48 76	55 30	68 09	94 89	144 00	193 00	263 00	324 00	930 00	81 92	87 10	95 00	101 00	109 00	119 00
49	51 12	58 38	72 82	108 87	155 00	205 00	275 00	336 00	966 00	84 19	89 65	98 00	104 00	112 00	121 00
50	53 68	61 75	78 16	114 58	166 00	217 00	287 00	347 00	1002 00	86 58	92 33	101 00	107 00	115 00	123 00
51	56 44	65 46	84 22	122 00	177 00	229 00	300 00	358 00	1038 00	89 08	95 00	104 00	110 00	118 00	125 00
52	59 41	69 57	91 17	130 00	188 00	241 00	312 00	369 00	1074 00	91 68	97 00	106 00	112 00	120 00	126 00
53	62 65	74 11	99 23	138 00	199 00	253 00	324 00	384 00	1110 00	94 42	100 00	109 00	115 00	123 00	128 00
54	66 18	79 18	108 69	146 00	210 00	265 00	336 00	396 00	1146 00	97 30	103 00	112 00	118 00	126 00	130 00
55	70 02	84 88	119 96	154 00	221 00	277 00	347 00	407 00	1182 00	100 32	106 00	115 00	121 00	129 00	132 00
56	74 22	91 82	129 00	162 00	232 00	289 00	358 00	418 00	1218 00						
57	78 83	98 67	138 00	170 00	243 00	300 00	369 00	429 00	1254 00						
58	83 94	107 14	146 00	178 00	254 00	312 00	384 00	440 00	1290 00						
59	89 57	117 01	154 00	186 00	265 00	324 00	396 00	451 00	1326 00						
60	95 66	128 09	162 00	194 00	276 00	336 00	407 00	462 00	1362 00						

*See other pages for Premium Rates of New England Mutual and State Mutual Life.

*Premium Rates (participating), on and after January 1, 1901, in the Berkshire, John Hancock Mutual, and Massachusetts Mutual Life.

Endowment Premiums for \$1,000 payable at death or end of years stated.

Age	10 Annual Payments.								15 Annual Payments						20 Annual Payments.				
	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	45 Yrs.	50 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	45 Yrs.	50 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	45 Yrs.	50 Yrs.	
20	879	8870	4262	8756	9252	8448	9446	5752	4846	9842	5839	1936	7034	9428	1646	5632	7330	7229	
21	79	9870	5363	0257	1252	5949	2847	0052	5847	0642	7239	3936	9835	1939	2735	7032	9630	9629	
22	80	9870	6663	1957	3352	8849	6447	4752	7047	1942	8939	6237	2435	6539	4035	8633	1631	2129	
23	80	9070	8163	2657	5653	1850	0447	9752	8247	3548	9939	8637	5636	0839	5536	0333	3831	4730	
24	80	3270	9663	5557	9253	5150	4748	5252	9647	6143	2840	1337	9036	4639	7036	2233	6131	7030	
25	80	4571	1063	7558	0858	8760	9849	1053	0947	6848	5240	4238	2836	9039	8638	4233	8732	0930	
26	80	5871	2863	9758	3854	2651	4453	5824	4787	4375	4073	3865	4008	0836	6434	1432	4430	9829	
27	80	7471	4664	2958	7054	7092	0053	4148	0744	0241	0839	08	4022	2868	3448	3281	4029	5828	
28	80	8871	6764	4859	0655	1752	6053	5848	3044	3141	4439	55	4044	3714	3478	3322	4043	7827	
29	81	0671	8864	7759	4455	0858	2453	7848	5544	6241	8540	06	4066	3742	3513	3356	4065	9826	
30	81	2372	1165	0859	8756	2358	9553	9848	8144	9742	2840	60	4091	3773	3553	3413	4090	9825	
31	81	4472	3865	4360	3356	8453	5421	4910	4634	4276	4038	41	4116	3807	3595	3340	4115	9824	
32	81	6573	6665	8160	8457	4954	4749	4942	4576	4328	3839	41	4148	3845	3647	3340	4147	9823	
33	81	8872	9768	2261	3958	2153	5473	4976	4620	4384	38	41	4180	3845	3647	3340	4147	9822	
34	82	1473	3166	0861	9953	9855	0350	1546	5944	64	42	17	4217	3930	3745	3340	4216	9821	
35	82	4173	6767	1862	6659	8153	3550	5647	2345	1355	42	56	4256	3970	3805	3340	4255	9820	
36	82	7274	0867	7363	3853	5571	5102	4781	4034	48	42	99	4299	4031	3340	4298	9819	9818	
37	83	0674	5268	8364	1056	1051	5348	4444	5654	5208	4914	43	4346	4030	3340	4345	9817	9816	
38	83	4275	0168	9955	0155	5654	5208	4914	5654	5208	4914	43	4398	4156	3340	4397	9815	9814	
39	83	8275	5669	7065	9353	5702	5268	4989	5702	5268	4989	44	4455	4238	3340	4454	9813	9812	
40	84	2776	1470	4966	9453	5753	5334	5072	5753	5334	5072	45	4518	4299	3340	4517	9811	9810	
41	84	7676	8071	3553	8553	5812	5407	5812	5407	5812	5407	45	4588	4358	3340	4587	9809	9808	
42	85	2977	5272	2953	8553	5876	5487	5876	5487	5876	5487	46	4664	4404	3340	4663	9807	9806	
43	85	8978	3273	3383	8553	5947	5575	5947	5575	5947	5575	47	4748	4489	3340	4747	9805	9804	
44	86	5679	1974	4553	8553	6024	5670	6024	5670	6024	5670	48	4839	4539	3340	4838	9803	9802	
45	87	2980	1675	6753	8553	6110	5776	6110	5776	6110	5776	49	4940	4640	3340	4939	9801	9800	
46	88	1181	2253	8553	8553	6306	6306	6306	6306	6306	6306	50	5040	4740	3340	5039	9799	9798	
47	89	0282	3853	8553	8553	6310	6310	6310	6310	6310	6310	51	5140	4840	3340	5139	9797	9796	
48	90	0183	6653	8553	8553	6425	6425	6425	6425	6425	6425	52	5240	4940	3340	5239	9795	9794	
49	91	1085	0653	8553	8553	6552	6552	6552	6552	6552	6552	53	5340	5040	3340	5339	9793	9792	
50	92	2386	5853	8553	8553	6690	6690	6690	6690	6690	6690	54	5440	5140	3340	5439	9791	9790	
51	93	6553	8553	8553	8553	6810	6810	6810	6810	6810	6810	55	5540	5240	3340	5539	9789	9788	
52	95	1053	8553	8553	8553	6910	6910	6910	6910	6910	6910	56	5640	5340	3340	5639	9787	9786	
53	96	7053	8553	8553	8553	7010	7010	7010	7010	7010	7010	57	5740	5440	3340	5739	9785	9784	
54	98	4353	8553	8553	8553	7110	7110	7110	7110	7110	7110	58	5840	5540	3340	5839	9783	9782	
55	100	3253	8553	8553	8553	7210	7210	7210	7210	7210	7210	59	5940	5640	3340	5939	9781	9780	

*See other pages for Premium Rates of New England Mutual and State Mutual Life.

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance (Participating.)

LIFE.						ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Insurance and Income Bond Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$17 74	\$38 96	\$29 66	\$25 00	\$19 94	\$103 41	\$65 47	\$47 07	\$36 49	\$29 82	\$25 40
21	18 12	39 63	30 08	25 44	20 38	103 60	65 57	47 18	36 61	29 96	25 56
22	18 53	40 32	30 61	25 90	20 85	103 60	65 68	47 30	36 74	30 11	25 74
23	18 96	41 03	31 16	26 38	21 34	103 70	65 78	47 42	36 87	30 26	25 92
24	19 42	41 78	31 73	26 87	21 85	103 80	65 90	47 54	37 00	30 42	26 11
25	19 89	42 56	32 34	27 39	22 39	103 91	66 02	47 68	37 17	30 61	26 33
26	20 40	43 37	32 97	27 93	22 98	104 03	66 15	47 82	37 34	30 80	26 57
27	20 93	44 22	33 62	28 50	23 56	104 16	66 29	47 98	37 52	31 02	26 83
28	21 49	45 10	34 31	29 09	24 20	104 29	66 44	48 15	37 72	31 25	27 11
29	22 07	46 02	35 02	29 71	24 87	104 43	66 60	48 33	37 92	31 50	27 42
30	22 70	46 97	35 76	30 36	25 57	104 58	66 77	48 53	38 16	31 78	27 76
31	23 35	47 98	36 54	31 08	26 32	104 75	66 96	48 74	38 41	32 09	28 13
32	24 06	49 02	37 35	31 74	27 11	104 92	67 16	48 97	38 69	32 43	28 54
33	24 78	50 10	38 20	32 48	27 95	105 11	67 36	49 22	38 98	32 79	28 98
34	25 56	51 22	39 09	33 26	28 83	105 31	67 60	49 49	39 31	33 19	29 46
35	26 38	52 40	40 01	34 08	29 77	105 53	67 85	49 79	39 68	33 63	30 09
36	27 25	53 63	40 98	34 93	30 77	105 75	68 12	50 11	40 07	34 11	30 58
37	28 17	54 91	42 00	35 83	31 82	106 00	68 41	50 47	40 50	34 61	31 22
38	29 15	56 24	43 06	36 78	32 95	106 28	68 73	50 86	40 98	35 28	31 93
39	30 19	57 63	44 17	37 78	34 14	106 58	69 09	51 30	41 52	35 88	32 70
40	31 30	59 09	45 33	38 83	35 40	106 90	69 49	51 78	42 10	36 59	33 55
41	32 47	60 60	46 56	39 93	36 75	107 25	69 92	52 31	42 75	37 38	34 48
42	33 72	62 19	47 84	41 10	38 19	107 65	70 40	52 89	43 47	38 24	35 49
43	35 06	63 84	49 19	42 34	39 72	108 08	70 92	53 54	44 26	39 19	36 59
44	36 45	65 57	50 61	43 64	41 36	108 55	71 50	54 35	45 12	40 23	37 79
45	37 97	67 37	52 11	45 08	43 11	109 07	72 14	55 04	46 08	41 37	39 10
46	39 58	69 26	53 69	46 50	44 98	109 65	72 86	55 91	47 15	42 69	.....
47	41 30	71 25	55 35	48 07	46 97	110 30	73 66	56 89	48 32	44 01	.....
48	43 13	73 32	57 10	49 73	49 11	111 01	74 54	57 96	49 61	45 52	.....
49	45 09	75 49	58 95	51 50	51 40	111 81	75 51	59 15	51 04	47 17	.....
50	47 18	77 77	60 91	53 38	53 84	112 68	76 59	60 45	52 60	48 96	.....
51	49 40	80 14	62 98	55 38	56 46	113 64	77 77	61 90	54 31	.....	.....
52	51 78	82 63	65 16	57 51	59 27	114 70	79 07	63 48	56 19	.....	.....
53	54 31	85 22	67 47	59 79	62 28	115 86	80 51	65 22	58 24	.....	.....
54	57 02	87 94	69 91	62 22	65 51	117 14	82 09	67 14	60 48	.....	.....
55	59 91	90 79	72 50	64 82	68 97	118 54	83 82	69 24	62 92	.....	.....
56	63 00	93 78	75 26	67 60	72 70	120 09	85 73	.....	.....	.....	.....
57	66 29	96 91	78 18	70 69	76 72	121 78	87 84	.....	.....	.....	.....
58	69 82	100 21	81 30	73 78	81 04	123 64	90 15	.....	.....	.....	.....
59	73 60	103 68	84 63	77 22	85 72	125 70	92 70	.....	.....	.....	.....
60	77 68	107 35	88 19	80 91	90 78	127 96	95 50	.....	.....	.....	.....
61	81 96	111 23	91 99	84 88	96 26	130 45	.....	.....	.....	.....	.....
62	86 58	115 32	96 06	89 16	102 22	133 19	.....	.....	.....	.....	.....
63	91 54	119 66	100 43	93 76	108 72	136 20	.....	.....	.....	.....	.....
64	96 86	124 28	105 12	98 73	115 84	139 52	.....	.....	.....	.....	.....
65	102 55	129 18	110 16	104 10	123 66	143 16	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, "No Specified limit." Premium rates for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.						ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				20-YEAR GUAR- TEED DIVIDEND POLICY.	Guaranteed Divi- dend Paid with Bond, end of 20 Years.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.		10 Years.	15 Years.	20 Years.	30 Years.		
20	\$15 84	\$37 66	\$28 30	.....	\$373 96		\$94 93	\$61 25	.....	\$27 21	.....	.....
21	16 18	38 25	28 75	\$24 22	385 87		94 97	61 28	\$43 81	27 29	\$50 07	\$234
22	16 55	38 87	29 22	24 61	391 98		95 00	61 33	43 87	27 36	50 17	237
23	16 94	39 51	29 70	25 03	398 31		95 03	61 37	43 92	27 44	50 28	239
24	17 34	40 17	30 20	25 47	404 86		95 07	61 42	43 98	27 54	50 40	242
25	17 75	40 85	30 73	25 91	411 64		95 10	61 46	44 04	27 65	50 53	245
26	18 19	41 56	31 27	26 37	418 67		95 14	61 52	44 10	27 77	50 66	247
27	18 66	42 30	31 33	26 86	425 95		95 19	61 58	44 18	27 89	50 81	250
28	19 14	43 06	32 42	27 36	433 48		95 24	61 64	44 26	28 04	50 97	254
29	19 66	43 85	33 02	27 88	441 28		95 30	61 71	44 35	28 20	51 13	257
30	20 20	44 68	33 65	28 42	449 35		95 35	61 79	44 45	28 37	51 31	260
31	20 78	45 62	34 31	29 00	457 70		95 41	61 87	44 57	28 57	51 51	264
32	21 38	46 41	34 98	29 58	466 34		95 48	61 96	44 69	28 78	51 72	269
33	22 01	47 33	35 69	30 19	475 28		95 55	62 06	44 81	29 03	51 95	274
34	22 68	48 27	36 42	30 83	484 51		95 64	62 17	44 97	29 30	52 20	279
35	23 40	49 26	37 19	31 51	494 05		95 73	62 30	45 14	29 60	52 47	284
36	24 15	50 27	37 97	32 22	503 92		95 83	62 43	45 32	29 93	52 78	291
37	24 94	51 34	38 81	32 94	514 12		95 94	62 59	45 53	30 31	53 10	297
38	25 78	52 44	39 67	33 71	524 64		96 06	62 76	45 77	30 73	53 47	305
39	26 68	53 57	40 56	34 52	535 51		96 19	62 95	46 03	31 19	53 87	313
40	27 62	54 76	41 51	35 37	546 71		96 34	63 16	46 33	31 71	54 31	322
41	28 63	55 98	42 48	36 25	558 24		96 51	63 41	46 66	32 42	54 80	333
42	29 68	57 26	43 51	37 20	570 15		96 71	63 69	47 04	33 21	55 33	343
43	30 82	58 59	44 58	38 18	582 40		96 91	63 99	47 46	34 08	55 93	357
44	32 03	59 97	45 70	39 23	595 03		97 17	64 35	47 94	35 18	56 59	370
45	33 32	61 41	46 87	40 33	608 00		97 44	64 75	48 47	36 07	57 32	386
46	34 68	62 90	48 12	41 50	621 33		97 77	65 20	49 07	37 05	58 14	404
47	36 14	64 45	49 41	42 74	635 00		98 14	65 72	49 74	38 14	59 03	424
48	37 69	66 08	50 79	44 06	649 01		98 54	66 29	50 49	39 32	60 03	448
49	39 34	67 76	52 23	45 46	663 34		99 00	66 93	51 34	40 63	61 13	474
50	41 12	69 52	53 75	46 95	677 97		99 53	67 65	52 27	42 06	62 34	504
51	43 00	71 36	55 34	48 53	692 88		100 12	68 45	53 32	.....	63 67	538
52	44 99	73 26	57 03	50 22	708 04		100 76	69 34	54 47	.....	65 15	579
53	47 13	75 26	58 81	52 02	723 44		101 49	70 34	55 75	.....	66 76	625
54	49 42	77 32	60 69	53 95	739 05		102 30	71 44	57 17	.....	68 55	680
55	51 86	79 49	62 68	56 01	754 85		103 21	72 67	58 74	.....	70 51	744
56	54 45	81 76	64 80	58 23	770 82		104 21	74 04	60 47	.....	72 71	823
57	57 24	84 12	67 05	60 60	786 94		105 32	75 56	62 39	.....	75 13	917
58	60 20	86 60	69 45	63 14	803 17		106 56	77 24	64 49	.....	77 78	1,030
59	63 38	89 20	72 00	65 88	819 50		107 94	79 10	66 81	.....	80 69	1,169
60	66 78	91 95	74 74	68 83	835 89		109 47	81 17	69 36	.....	83 87	1,339
61	70 41	94 85	77 67	.....	852 30		111 17	83 46	.....	.....	.....	.....
62	74 30	97 90	80 81	.....	868 71		113 06	85 99	.....	.....	.....	.....
63	78 47	101 14	84 19	.....	876 26		115 15	88 77	.....	.....	.....	.....
64	82 94	104 68	87 81	.....	885 65		117 48	91 84	.....	.....	.....	.....
65	87 72	108 23	91 91	.....	894 71		120 06	95 21	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

largest Amount of Insurance it will write on a Single Life, "No specified limit." Premium Rates for each \$1,000 Insurance (Nonparticipating).

Optional Life or Endowment Paid up in 20 Years.	Guaranteed Results for each \$1,000 Insurance, Optional Life or Endowment, End of 20 Years; if the Insured be then alive, he will have Five Options to Choose from in Settlement, as follows:					
	Total Endowment in Cash--No further Insurance.	Paid-up Life Policy.*	Guaranteed Dividend in Cash, and Paid-up Life Policy \$1,000.	Cash, and Paid-up Life Policy \$500.	Reserve Endowment in Cash and Paid-up Policy.	
					Cash.	Paid-up Policy.
29 07	\$595	\$1450	\$184	\$389	\$411	\$450
29 57	608	1450	189	398	419	450
30 08	621	1450	193	407	428	450
30 69	634	1450	197	415	437	450
31 15	648	1450	201	424	447	450
31 70	662	1450	206	434	456	450
32 27	676	1450	210	443	466	450
32 87	691	1450	214	452	477	450
33 48	706	1450	219	462	487	450
34 13	722	1450	224	473	498	450
34 79	738	1450	229	483	509	450
35 46	754	1450	234	494	520	450
36 17	771	1450	239	505	533	450
36 86	787	1450	244	515	543	450
37 60	804	1450	249	526	555	450
38 36	821	1450	254	537	567	450
39 23	845	1460	266	555	579	460
40 14	868	1460	271	566	591	460
40 98	880	1460	277	578	603	460
41 83	896	1460	283	590	615	460
42 71	916	1460	289	602	627	460
43 62	934	1460	294	614	640	460
44 74	953	1470	306	632	652	470
45 70	976	1470	312	644	664	470
46 90	1001	1480	324	662	677	480
48 13	1026	1490	337	681	689	490
49 58	1058	1510	357	707	701	510
51 06	1090	1530	377	733	713	530
52 59	1123	1550	398	761	725	550
54 13	1155	1570	419	787	736	570
55 92	1196	1600	449	822	747	600
57 88	1244	1640	465	864	769	640
59 86	1293	1680	522	907	770	680
61 88	1342	1720	562	952	780	720
63 90	1391	1760	600	995	791	760
65 96	1441	1800	640	1040	801	800

*Evidence of good health is required only in case this option is selected.

Largest Amount of Insurance it will write on a Single Life, \$30,000. Premiums for each \$1,000 Insurance (Participating).

LIFE					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.						
Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	\$17 28	\$38 00	\$28 80	\$24 90	\$100 00	\$68 00	\$45 00	\$35 00	\$28 50	\$24 20	\$21 50
21	17 65	38 65	29 30	24 75	100 15	68 15	45 15	35 15	28 65	24 40	21 65
22	18 05	39 35	29 85	25 15	100 25	68 30	45 30	35 25	28 80	24 60	21 85
23	18 45	40 05	30 40	25 65	100 40	68 45	45 45	35 40	29 00	24 80	22 05
24	18 90	40 50	31 00	26 10	100 55	68 60	45 60	35 55	29 20	25 05	22 25
25	19 35	41 60	31 60	26 60	100 70	68 80	45 80	35 75	29 40	25 30	22 50
26	19 85	42 40	32 20	27 15	100 90	64 00	45 95	35 90	29 65	25 60	22 75
27	20 40	43 25	32 85	27 70	101 05	64 15	46 15	36 10	29 90	25 90	23 05
28	20 95	44 10	33 55	28 30	101 20	64 35	46 35	36 30	30 15	26 20	23 35
29	21 55	45 05	34 25	28 90	101 40	64 55	46 60	36 50	30 40	26 55	23 70
30	22 15	46 00	35 00	29 50	101 60	64 80	46 90	36 75	30 70	26 90	24 05
31	22 80	47 00	35 75	30 15	101 00	65 00	47 05	37 00	31 05	27 35	24 45
32	23 45	48 00	36 60	30 85	102 00	65 25	47 30	37 25	31 40	27 80	24 90
33	24 20	49 10	37 45	31 60	102 25	65 50	47 60	37 55	31 80	28 25	25 40
34	24 95	50 20	38 30	32 35	102 45	65 80	47 90	37 90	32 20	28 80	25 95
35	25 75	51 40	39 25	33 15	102 70	66 10	48 20	38 25	32 65	29 35	26 60
36	26 65	52 60	40 20	33 95	102 95	66 40	48 55	38 65	33 15	30 00	27 25
37	27 55	53 90	41 20	34 85	103 25	66 75	48 95	39 10	33 70	30 70	28 00
38	28 55	55 20	42 25	35 75	103 55	67 10	49 35	39 55	34 30	31 45	28 80
39	29 55	56 60	43 40	36 75	103 85	67 50	49 80	40 10	35 00	32 20	29 70
40	30 60	58 05	44 58	37 75	104 20	67 90	50 25	40 65	35 70	33 15	30 70
41	31 70	59 55	45 75	38 80	104 60	68 40	50 85	41 30	36 50	34 15	.....
42	33 00	61 10	47 05	39 95	105 00	68 95	51 45	42 00	37 40	35 25	.....
43	34 30	62 75	48 35	41 15	105 45	69 45	52 15	42 75	38 35	36 55	.....
44	35 70	64 50	49 80	42 45	105 95	70 05	52 85	43 60	39 45	37 95	.....
45	37 20	66 30	51 25	43 80	106 50	70 70	53 65	44 55	40 60	39 60	.....
46	38 80	68 15	52 85	45 20	107 05	71 45	54 55	45 65	41 90	.....	.....
47	40 45	70 15	54 50	46 75	107 70	72 25	55 55	46 75	43 30	.....	.....
48	42 30	72 20	56 25	48 35	108 40	73 15	56 60	48 00	44 85	.....	.....
49	44 20	74 35	58 10	50 05	109 20	74 15	57 80	49 45	46 50	.....	.....
50	46 25	76 60	60 05	51 90	110 05	75 25	59 10	51 00	48 30	.....	.....
51	48 45	78 95	62 10	53 90	111 00	76 45	60 65	52 75	.....	.....	.....
52	50 80	81 45	64 25	56 05	112 05	77 75	62 25	54 65	.....	.....	.....
53	53 30	84 00	66 55	58 70	113 20	79 20	64 00	56 75	.....	.....	.....
54	56 00	86 65	69 00	60 80	114 45	80 80	65 90	59 05	.....	.....	.....
55	58 85	89 55	71 55	63 85	115 85	82 55	68 00	61 55	.....	.....	.....
56	61 90	92 50	74 30	66 15	117 35	84 45	70 90	.....	.....	.....	.....
57	65 15	96 80	77 25	69 10	119 00	86 55	72 90	.....	.....	.....	.....
58	68 65	98 90	80 35	72 25	120 80	88 90	75 55	.....	.....	.....	.....
59	72 35	102 35	83 65	75 70	122 80	91 45	78 60	.....	.....	.....	.....
60	76 35	106 00	87 20	79 35	125 00	94 25	82 05	.....	.....	.....	.....
61	80 65	109 85	91 00	83 25	127 40	97 35	.....	.....	.....	.....	.....
62	85 20	113 90	95 05	87 50	130 05	100 70	.....	.....	.....	.....	.....
63	90 10	118 20	99 40	92 05	133 00	104 45	.....	.....	.....	.....	.....
64	95 35	122 80	104 10	97 00	136 25	108 55	.....	.....	.....	.....	.....
65	101 00	127 70	109 10	102 20	139 75	113 00	.....	.....	.....	.....	.....

Semi-annual rates, 52% of annual; quarterly rates, 26 2/3%.

MICHIGAN MUTUAL OF DETROIT, MICH.

amt Amount of Insurance it will write on a Single Life, \$90,000. Premiums for each \$1,000 Insurance (Participating).

Policy Payable at death or age.	Life Rate Endowment Continuous Annual Premiums.	Accumulative Bond, payable at the end of the following Years, or in case of previous death, with return of all premiums.				Semi-End'ment Policies, paying \$1,300 at Death within the pe- riod, or \$500 if the Insured survives.		40 Year Endow- ment.		
		10 Years.	15 Years.	20 Years.	25 Years.	20 Years.	25 Years.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.
60	\$21 50	\$103 70	\$67 15	\$49 30	\$39 20	\$28 00	\$22 80	\$46 50	\$34 90	\$29 55
61	21 65	103 80	67 25	49 50	39 40	28 15	22 95	46 75	35 10	29 70
62	21 85	103 95	67 40	49 70	39 65	28 30	23 10	47 00	35 35	29 90
63	22 05	104 15	67 55	49 90	39 85	28 45	23 25	47 25	35 60	30 10
64	22 25	104 35	67 75	50 10	40 15	28 60	23 45	47 55	35 90	30 35
65	22 50	104 50	67 95	50 35	40 45	28 80	23 65	47 90	36 20	30 60
66	22 75	104 65	68 15	50 60	40 80	29 00	23 85	48 30	36 55	30 90
67	23 05	104 85	68 35	50 80	41 15	29 20	24 10	48 70	36 90	31 20
68	23 35	105 00	68 60	51 15	41 55	29 40	24 35	49 15	37 25	31 50
69	23 70	105 20	68 85	51 50	42 00	29 65	24 65	49 65	37 65	31 85
70	24 05	105 45	69 15	51 90	42 50	29 90	24 95	50 20	38 10	32 20
71	24 45	105 65	69 45	52 30	43 10	30 15	25 25	50 85	38 55	32 60
72	24 90	105 95	69 80	52 70	43 75	30 45	25 60	51 45	39 05	33 05
73	25 40	106 30	70 20	53 25	44 45	30 75	26 00	52 15	39 60	33 55
74	25 95	106 60	70 60	53 85	45 30	31 10	26 45	52 95	40 15	34 05
75	26 60	106 95	71 05	54 50	46 20	31 50	26 90	53 75	40 85	34 55
71	30 00	107 30	71 55	55 20	47 25	31 95	27 40	54 65	41 55	35 15
72	30 70	107 70	72 15	56 05	48 45	32 40	27 95	55 60	42 25	35 85
73	31 45	108 25	72 80	56 95	49 75	32 95	28 55	56 60	43 05	36 60
74	32 25	108 75	73 55	58 00	51 30	33 50	29 30	57 75	43 90	37 35
75	33 15	109 35	74 40	59 10	53 05	34 15	30 10	58 90	44 80	38 20
76	34 15	109 95	75 35	60 50	.....	34 85	30 90	60 10	45 95	39 20
77	35 25	110 55	76 35	62 10	.....	35 60	31 85	61 55	47 20	40 30
78	36 55	111 55	77 55	63 80	.....	36 45	32 85	63 15	48 50	41 45
79	37 95	112 55	78 90	65 45	.....	37 35	34 00	64 90	49 85	42 65
80	39 60	113 65	80 40	68 05	.....	38 40	35 20	66 75	51 30	44 00
76	41 90	114 90	82 20	70 65	.....	39 55	36 55	68 65	52 85	45 40
77	43 30	116 20	84 20	73 65	.....	40 85	38 05	70 60	54 50	46 80
78	44 85	117 75	86 35	77 10	.....	42 25	39 65	72 60	56 25	48 45
79	46 50	119 45	89 00	81 05	.....	43 75	41 40	74 65	58 10	50 15
80	48 30	121 40	91 90	85 75	.....	45 55	43 35	76 80	60 15	51 95
76	52 75	123 65	95 20	.....	.....	47 30	.....	.....	.....	.....
77	54 60	126 15	99 00	.....	.....	49 30	.....	.....	.....	.....
78	56 75	128 90	103 40	.....	.....	51 50	.....	.....	.....	.....
79	59 05	132 10	108 50	.....	.....	53 90	.....	.....	.....	.....
80	61 55	135 65	114 35	.....	.....	56 50	.....	.....	.....	.....
76	70 30	139 80	121 20	.....	.....	.....	.....	.....	.....	.....
77	72 80	144 45	129 20	.....	.....	.....	.....	.....	.....	.....
78	75 55	149 70	138 70	.....	.....	.....	.....	.....	.....	.....
79	78 60	155 75	149 80	.....	.....	.....	.....	.....	.....	.....
80	82 05	162 80	163 00	.....	.....	.....	.....	.....	.....	.....
76	97 35	170 85	.....	.....	.....	.....	.....	.....	.....	.....
77	100 70	180 35	.....	.....	.....	.....	.....	.....	.....	.....
78	104 45	191 30	.....	.....	.....	.....	.....	.....	.....	.....
79	108 55	204 05	.....	.....	.....	.....	.....	.....	.....	.....
80	113 00	219 05	.....	.....	.....	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$30,000.
 Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.							
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	
20	814 24	886 04	824 87	820 59	894 87	857 86	840 86	831 88	825 40	822 45	818 75	
21	14 55	35 72	25 36	21 01	94 63	57 40	40 90	31 48	25 59	21 55	18 98	
22	14 88	36 41	25 36	21 43	94 68	57 45	41 00	31 55	25 60	21 65	19 06	
23	15 23	37 13	25 38	21 87	94 74	57 50	41 05	31 60	25 70	21 80	19 20	
24	15 59	37 87	25 39	22 32	94 80	57 50	41 15	31 70	25 80	21 95	19 40	
25	15 97	38 65	27 47	23 79	94 87	57 55	41 25	31 80	25 85	22 10	19 69	
26	16 39	39 44	28 06	23 28	94 98	57 75	41 38	31 95	25 10	22 30	19 86	
27	16 81	40 27	28 65	23 78	95 01	57 80	41 48	32 05	25 25	22 50	20 10	
28	17 27	41 12	29 27	24 31	95 09	57 90	41 58	32 20	25 40	22 70	20 35	
29	17 74	42 01	29 91	24 86	95 17	58 00	41 65	32 35	25 60	22 90	20 65	
30	18 25	42 92	30 57	25 42	95 26	58 15	41 80	32 50	25 80	23 15	20 95	
31	18 79	43 87	31 26	26 01	95 35	58 25	41 95	32 65	27 00	23 45	21 30	
32	19 36	44 84	31 97	26 63	95 44	58 35	42 05	32 85	27 25	23 75	21 70	
33	19 96	45 85	32 71	27 26	95 54	58 50	42 25	33 10	27 50	24 10	22 15	
34	20 60	46 90	33 48	27 93	95 65	58 65	42 45	33 30	27 80	24 50	22 65	
35	21 28	47 98	34 28	28 59	95 76	58 80	42 65	33 55	28 15	24 90	23 15	
36	21 99	49 10	35 11	29 36	95 87	59 00	42 85	33 85	28 55	25 35	23 70	
37	22 75	50 26	35 98	30 13	96 01	59 20	43 10	34 20	28 95	25 90	24 35	
38	23 57	51 47	36 86	30 93	96 15	59 40	43 40	34 70	29 40	26 45	25 05	
39	24 43	52 73	37 84	31 78	96 32	59 65	43 70	35 15	29 90	27 05	25 80	
40	25 35	54 04	38 83	32 67	96 52	59 90	44 05	35 55	30 45	27 80	26 65	
41	26 32	55 40	39 88	33 62	96 75	60 20	44 45	36 15	31 05	28 45		
42	27 37	56 85	40 99	34 61	97 01	60 55	44 85	36 65	32 05	29 35		
43	28 48	58 35	42 14	35 67	97 32	60 90	45 35	37 30	32 85	30 25		
44	29 65	59 90	43 35	36 78	97 67	61 35	45 90	38 00	33 70	31 30		
45	30 98	61 51	44 62	37 98	98 05	61 80	46 50	38 80	34 65	32 45		
46	32 27	63 18	45 94	39 17	98 47	62 35	47 15	39 65				
47	33 71	64 89	47 31	40 46	98 98	62 90	47 90	40 65				
48	35 26	66 67	48 73	41 82	99 44	63 55	48 70	41 75				
49	36 90	68 50	50 23	43 24	99 95	64 80	49 65	42 90				
50	38 66	70 39	51 78	44 75	100 68	65 10	50 65	44 25				
51	40 54	74 04	53 41	46 34	101 23	66 00	51 80					
52	42 54	74 37	55 12	48 02	101 94	67 00	53 05					
53	44 68	76 47	56 91	49 80	102 71	68 05	54 45					
54	46 97	78 64	58 79	51 70	103 56	69 30	55 95					
55	49 42	80 89	60 77	53 70	104 48	70 65	57 60					
56	52 03	83 23	62 86	55 84	105 50	72 10						
57	54 82	85 67	65 07	58 13	106 62	73 75						
58	57 81	88 22	67 41	60 57	107 96	75 50						
59	61 01	90 89	69 90	63 19	109 22	77 55						
60	64 43	93 68	72 55	65 98	110 72	79 80						
61	68 09	96 61	75 36	68 98	112 37							
62	72 02	99 67	78 36	72 19	114 17							
63	76 22	102 89	81 53	75 63	116 15							
64	80 73	106 26	84 93	79 32	118 31							
65	85 56	109 82	88 56	83 27	120 67							

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance (Participating).

LIFE.						ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.										
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.		
21	618 40	446 30	434 19	428 25	377 66	101 53	865 43	47 75	37 45	30 86	26 41	23 34	21 24	19 66		
22	18 80	47 00	34 71	28 69	382 33	101 60	65 51	47 84	37 55	30 97	26 55	23 52	21 46	20 13		
23	19 23	47 73	35 26	29 15	387 46	101 68	65 60	47 94	37 66	31 10	26 71	23 71	21 70	20 45		
24	19 67	48 47	35 82	29 63	392 74	101 76	65 69	48 04	37 78	31 24	26 88	23 92	21 96	20 75		
25	20 14	49 24	36 40	30 12	398 20	101 85	65 79	48 15	37 90	31 39	27 06	24 15	22 25	21 09		
26	20 63	50 04	37 09	30 63	403 63	101 94	65 89	48 26	38 04	31 56	27 26	24 40	22 54	21 47		
27	21 15	50 87	37 83	31 16	409 63	102 04	66 00	48 39	38 19	31 73	27 49	24 68	23 00	21 87		
28	21 69	51 72	38 27	31 71	415 61	102 14	66 11	48 52	38 33	31 93	27 73	24 98	23 27	22 31		
29	22 26	52 61	38 94	32 28	421 78	102 25	66 24	48 67	38 52	32 14	28 00	25 32	23 68	22 79		
30	22 85	53 52	39 64	32 87	428 14	102 37	66 37	48 83	38 71	32 38	28 29	25 68	24 12	23 30		
31	23 48	54 46	40 36	33 49	434 70	102 49	66 52	49 00	38 92	32 63	28 61	26 08	24 60			
32	24 14	55 44	41 10	34 13	441 45	102 63	66 68	49 18	39 14	32 82	28 96	26 51	25 12			
33	24 84	56 45	41 89	34 80	448 41	102 77	66 85	49 38	39 39	33 23	29 35	27 09	25 68			
34	25 58	57 50	42 68	35 49	455 57	102 93	67 03	49 60	39 67	33 57	29 78	27 51	26 29			
35	26 35	58 58	43 51	36 22	463 95	103 10	67 23	49 85	39 97	33 95	30 24	28 08	26 96			
36	27 17	59 70	44 38	36 98	470 54	103 28	67 45	50 11	40 30	34 26	30 76	28 70				
37	27 84	60 96	45 28	37 77	478 36	103 48	67 68	50 41	40 67	34 82	31 33	29 38				
38	28 95	62 06	46 22	38 60	486 39	103 69	67 94	50 73	41 07	35 33	31 85	30 12				
39	29 92	63 30	47 20	39 47	494 65	103 93	68 23	51 09	41 52	35 89	32 63	30 92				
40	30 94	64 59	48 22	40 38	503 14	104 18	68 55	51 48	42 02	36 50	33 38	31 79				
41	32 03	65 93	49 28	41 34	511 85	104 46	68 90	51 92	42 57	37 18	34 20					
42	33 18	67 31	50 39	42 35	520 80	104 77	69 28	52 41	43 17	37 23	35 19					
43	34 40	68 76	51 56	43 41	529 96	105 11	69 71	53 95	43 85	38 78	36 69					
44	35 70	70 25	52 78	44 54	539 40	105 49	70 19	55 55	44 59	39 67	37 15					
45	37 08	71 81	54 06	45 73	549 05	105 92	70 73	54 22	45 42	40 67	38 32					
46	38 55	73 44	55 40	46 99	558 92	106 39	71 32	54 96	46 33	41 78						
47	40 12	75 13	56 92	48 33	569 02	106 91	71 96	55 78	47 34	42 90						
48	41 78	76 90	58 31	49 75	579 32	107 50	72 71	56 69	48 48	44 31						
49	43 56	78 74	59 88	51 26	589 83	108 15	73 53	57 70	49 69	45 76						
50	45 45	80 66	61 54	52 87	600 51	108 87	74 43	58 81	51 05	47 35						
51	47 46	82 66	63 28	54 58	611 36	109 66	75 42	60 04	52 54							
52	49 60	84 74	65 13	56 41	622 36	110 53	76 52	61 40	54 17							
53	51 89	86 92	67 07	58 36	633 50	111 50	77 73	62 90	55 96							
54	54 33	89 20	69 14	60 45	644 76	112 87	79 07	64 55	57 92							
55	56 93	91 58	71 33	62 68	656 12	113 74	80 55	66 38	60 06							
56	59 70	94 07	73 66	65 08	667 57	115 03	82 17	68 36								
57	62 66	96 69	76 15	67 65	679 05	116 46	83 97	70 55								
58	65 83	99 44	78 79	70 42	690 65	118 03	85 96	72 96								
59	69 21	102 34	81 62	73 39	702 25	119 77	88 15	75 69								
60	72 83	105 40	84 65	76 69	713 85	121 68	90 56	78 46								
61	76 70	108 64	87 90	80 06	725 45	123 80	93 21									
62	80 85	112 07	91 39	83 79	737 02	126 13	96 13									
63	85 29	115 71	95 13	87 82	748 53	128 70	99 34									
64	90 04	119 59	99 17	92 18	759 96	131 54	102 86									
65	95 14	123 73	103 51	96 90	771 31	134 67	106 72									
66	100 60	128 14	108 20	102 01	782 52	138 10										
67	106 46	132 85	113 26	107 53	793 59	141 88										
68	112 73	137 88	118 73	113 53	804 48	146 00										
69	119 46	143 25	124 64	119 99	815 19	150 50										
70	126 66	148 98	131 04	127 00	825 68	155 40										

For semi-annual rates multiply annual by .51.

For quarterly rates multiply annual by .26.

Premiums for Each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT.—CONTINUOUS ANNUAL PREMIUMS.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.
21	\$15 01	\$37 90	\$27 85	\$22 95	\$94 10	\$59 37	\$42 44	\$32 65
22	15 35	38 51	28 31	23 33	94 13	59 42	42 50	32 71
23	15 71	39 14	28 53	23 73	94 17	59 46	42 55	32 78
24	16 08	39 80	29 16	24 13	94 20	59 50	42 61	32 84
25	16 46	40 47	29 77	24 56	94 23	59 55	42 68	32 93
26	16 87	41 18	30 29	24 99	94 27	59 60	42 73	33 01
27	17 31	41 91	30 84	25 45	94 32	59 66	42 80	33 10
28	17 76	42 66	31 40	25 93	94 37	59 72	42 88	33 21
29	18 24	43 45	31 99	26 42	94 43	59 79	42 97	33 32
30	18 74	44 26	32 60	26 93	94 48	59 86	43 07	33 45
31	19 27	45 10	33 23	27 48	94 54	59 94	43 17	33 59
32	19 83	45 99	33 89	28 08	94 61	60 03	43 29	33 76
33	20 42	46 89	34 57	28 61	94 68	60 12	43 41	33 92
34	21 04	47 83	35 28	29 22	94 76	60 23	43 57	34 12
35	21 70	48 81	36 02	29 87	94 85	60 35	43 73	34 34
36	22 40	49 81	36 79	30 53	94 95	60 48	43 91	34 59
37	23 13	50 87	37 59	31 24	95 06	60 64	44 11	34 86
38	23 91	51 96	38 43	31 99	95 18	60 80	44 34	35 16
39	24 74	53 08	39 29	32 71	95 31	60 99	44 59	35 51
40	25 62	54 26	40 21	33 52	95 46	61 19	44 89	35 89
41	26 55	55 47	41 16	34 36	95 63	61 43	45 20	36 38
42	27 53	56 73	42 15	35 25	95 82	61 70	45 57	36 81
43	28 59	58 05	43 19	36 19	96 03	62 00	45 98	37 34
44	29 71	59 42	44 28	37 18	96 28	62 35	46 44	37 95
45	30 90	60 84	45 41	38 23	96 55	62 73	46 96	38 62
46	32 17	62 33	46 62	39 33	96 88	63 17	47 53	39 37
47	33 52	63 86	47 87	40 50	97 24	63 67	48 19	40 21
48	34 96	65 48	49 20	41 76	97 64	64 22	48 92	41 14
49	36 49	67 14	50 60	43 09	98 10	64 84	49 74	42 17
50	38 14	68 89	52 07	44 49	98 62	65 54	50 64	43 31
51	39 88	70 71	53 62	46 00	99 20	66 32	51 66	44 57
52	41 74	72 59	55 25	47 60	99 84	67 18	52 77	45 95
53	43 72	74 57	56 97	49 30	100 56	68 15	54 01	47 48
54	45 95	76 62	58 79	51 13	101 37	69 22	55 38	49 16
55	48 10	78 76	60 72	53 08	102 26	70 40	56 91	50 96
56	50 51	81 01	62 78	55 19	103 26	71 73	58 59	.....
57	53 09	83 35	64 96	57 43	104 36	73 20	60 44	.....
58	55 84	85 86	67 29	59 84	105 59	74 83	62 48	.....
59	58 79	88 39	69 76	62 44	106 95	76 64	64 72	.....
60	61 94	91 11	72 41	65 24	108 47	78 64	67 20	.....
61	65 31	93 98	75 25	68 24	110 16	80 96	.....	.....
62	68 92	97 01	78 29	71 50	112 08	83 31	.....	.....
63	72 79	100 21	81 56	75 01	114 10	86 00	.....	.....
64	76 93	103 63	85 07	78 81	116 41	88 98	.....	.....
65	81 37	107 25	88 86	82 92	118 96	92 25	.....	.....
66	86 13	111 09	92 93	87 36	121 79	.....	.....	.....
67	91 23	115 20	97 33	92 18	124 89	.....	.....	.....
68	96 69	119 57	102 03	97 39	128 29	.....	.....	.....
69	102 55	124 24	107 21	103 03	132 08	.....	.....	.....
70	108 83	129 21	112 76	109 12	136 11	.....	.....	.....

Loan and Surrender Values same as Regular Participating Policies.
 Premiums must be settled on "all cash" plan.

Largest Amount of Insurance it will write on a Single Life, \$50,000
Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the year designated.

[illegible]

Continuous Instalment Life Bond (Participating). Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																									
Age.	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24										
21	17 08	16 99	16 92	16 85	16 76	16 69	16 62	16 55	16 47	16 38	16 32	16 25	16 17	16 09	16 01										
22	17 44	17 36	17 28	17 20	17 12	17 04	16 97	16 89	16 81	16 73	16 66	16 58	16 50	16 43	16 35										
23	17 84	17 75	17 67	17 60	17 51	17 43	17 35	17 27	17 19	17 11	17 03	16 95	16 87	16 79	16 71										
24	18 27	18 17	18 09	18 01	17 92	17 84	17 76	17 67	17 59	17 51	17 43	17 35	17 26	17 18	17 10										
25	18 71	18 61	18 53	18 44	18 35	18 26	18 18	18 09	18 00	17 91	17 83	17 75	17 66	17 58	17 49										
26	19 17	19 09	18 99	18 89	18 81	18 71	18 63	18 53	18 44	18 35	18 27	18 18	18 09	18 01	17 92										
27	19 67	19 57	19 48	19 38	19 29	19 19	19 09	19 00	18 90	18 81	18 72	18 63	18 54	18 45	18 35										
28	20 20	20 10	19 99	19 90	19 80	19 69	19 60	19 50	19 40	19 31	19 21	19 12	19 02	18 93	18 83										
29	20 76	20 65	20 55	20 44	20 34	20 24	20 13	20 03	19 93	19 82	19 72	19 63	19 53	19 43	19 33										
30	21 34	21 23	21 12	21 01	20 90	20 79	20 68	20 58	20 47	20 37	20 26	20 15	20 05	19 95	19 84										
31	21 95	21 84	21 72	21 61	21 51	21 39	21 28	21 16	21 05	20 94	20 83	20 72	20 61	20 50	20 40										
32	22 62	22 50	22 38	22 26	22 15	22 03	21 91	21 79	21 67	21 56	21 44	21 33	21 21	21 10	21 00										
33	23 31	23 19	23 06	22 94	22 82	22 69	22 57	22 45	22 32	22 20	22 08	21 96	21 84	21 73	21 61										
34	24 07	23 93	23 80	23 67	23 55	23 42	23 29	23 16	23 03	22 50	22 37	22 25	22 12	22 00	21 88										
35	24 85	24 71	24 57	24 44	24 31	24 17	24 03	23 50	23 36	23 23	23 09	22 95	22 82	22 69	22 56										
36	25 68	25 55	25 40	25 26	25 12	24 98	24 84	24 70	24 56	24 42	24 28	24 13	24 00	23 86	23 72										
37	26 57	26 42	26 28	26 14	25 98	25 84	25 69	25 54	25 39	25 24	25 09	24 95	24 80	24 66	24 51										
38	27 52	27 36	27 21	27 06	26 91	26 76	26 60	26 44	26 28	26 13	25 97	25 82	25 66	25 51	25 35										
39	28 52	28 37	28 20	28 04	27 88	27 72	27 56	27 39	27 23	27 06	26 50	26 34	26 18	26 02	25 86										
40	29 59	29 43	29 27	29 10	28 93	28 76	28 59	28 42	28 25	28 08	27 91	27 74	27 57	27 40	27 23										
41	30 73	30 56	30 39	30 22	30 05	29 88	29 70	29 53	29 36	29 19	29 02	28 85	28 68	28 51	28 34										
42	31 95	31 77	31 59	31 41	31 23	31 04	30 86	30 68	30 50	30 32	30 14	30 00	29 50	29 40	29 30										
43	33 25	33 06	32 88	32 69	32 50	32 31	32 12	31 93	31 74	31 55	31 36	31 17	30 98	30 79	30 60										
44	34 62	34 43	34 24	34 05	33 85	33 65	33 45	33 25	33 05	32 85	32 65	32 45	32 25	32 05	31 85										
45	36 09	35 90	35 70	35 50	35 30	35 10	34 90	34 70	34 50	34 30	34 10	33 90	33 70	33 50	33 30										
46	37 64	37 47	37 29	37 10	36 90	36 70	36 50	36 30	36 10	35 90	35 70	35 50	35 30	35 10	34 90										
47	39 36	39 18	38 99	38 79	38 59	38 39	38 19	37 99	37 79	37 59	37 39	37 19	36 99	36 79	36 59										
48	41 14	40 93	40 70	40 47	40 23	40 00	39 76	39 53	39 29	39 05	38 82	38 58	38 34	38 10	37 86										
49	43 08	42 86	42 61	42 37	42 13	41 88	41 64	41 40	41 15	40 91	40 66	40 42	40 17	39 93	39 68										
50	45 12	44 88	44 64	44 39	44 15	43 90	43 65	43 40	43 15	42 90	42 65	42 40	42 15	41 90	41 65										
51	47 30	47 05	46 80	46 55	46 30	46 05	45 80	45 55	45 30	45 05	44 80	44 55	44 30	44 05	43 80										
52	49 64	49 37	49 11	48 85	48 59	48 33	48 07	47 81	47 55	47 29	47 03	46 77	46 51	46 25	46 00										
53	52 13	51 87	51 60	51 33	51 06	50 79	50 52	50 25	50 00	49 73	49 46	49 19	48 92	48 65	48 38										
54	54 81	54 53	54 25	53 97	53 69	53 41	53 13	52 85	52 57	52 29	52 01	51 73	51 45	51 17	50 89										
55	57 65	57 36	57 07	56 78	56 49	56 20	55 91	55 62	55 33	55 04	54 75	54 46	54 17	53 88	53 59										
56	60 68	60 38	60 09	59 79	59 50	59 20	58 91	58 61	58 32	58 03	57 73	57 44	57 14	56 85	56 55										
57	63 93	63 63	63 33	63 03	62 73	62 43	62 13	61 83	61 53	61 23	60 93	60 63	60 33	60 03	59 73										
58	67 42	67 11	66 80	66 50	66 19	65 88	65 58	65 27	64 97	64 66	64 36	64 05	63 75	63 44	63 14										
59	71 14	70 83	70 52	70 21	69 90	69 59	69 28	68 97	68 66	68 35	68 04	67 73	67 42	67 11	66 80										
60	75 12	74 81	74 50	74 19	73 88	73 57	73 26	72 95	72 64	72 33	72 02	71 71	71 40	71 09	70 78										
61	79 39	79 08	78 77	78 46	78 15	77 84	77 53	77 22	76 91	76 60	76 29	75 98	75 67	75 36	75 05										
62	83 96	83 65	83 34	83 03	82 72	82 41	82 10	81 79	81 48	81 17	80 86	80 55	80 24	79 93	79 62										
63	88 86	88 55	88 24	87 93	87 62	87 31	87 00	86 69	86 38	86 07	85 76	85 45	85 14	84 83	84 52										
64	94 09	93 78	93 47	93 16	92 85	92 54	92 23	91 92	91 61	91 30	91 00	90 69	90 38	90 07	89 76										
65	99 73	99 42	99 11	98 80	98 49	98 18	97 87	97 56	97 25	96 94	96 63	96 32	96 01	95 70	95 39										
66	106 75	106 44	106 13	105 82	105 51	105 20	104 89	104 58	104 27	103 96	103 65	103 34	103 03	102 72	102 41										
67	112 33	112 02	111 71	111 40	111 09	110 78	110 47	110 16	109 85	109 54	109 23	108 92	108 61	108 30	107 99										
68	119 18	118 87	118 56	118 25	117 94	117 63	117 32	117 01	116 70	116 39	116 08	115 77	115 46	115 15	114 84										
69	126 59	126 28	125 97	125 66	125 35	125 04	124 73	124 42	124 11	123 80	123 49	123 18	122 87	122 56	122 25										
70	134 55	134 01	133 46	132 89	132 29	131 68	131 05	130 39	129 71	129 02	128 29	127 54	126 77	125 98	125 18										

Continuous Instalment Life Bonds (Participating). Yearly Premiums for \$1,000 Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

AGE.	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39														
15	95	15	86	15	80	15	73	15	66	15	59	15	52	15	45	15	38	15	32	15	25	15	18	15	12	15	05	14	99
16	28	16	20	16	13	16	05	15	98	15	91	15	84	15	77	15	70	15	63	15	56	15	50	15	43	15	37	15	30
16	64	16	56	16	49	16	41	16	34	16	26	16	19	16	12	16	05	15	98	15	91	15	84	15	77	15	71	15	64
17	02	16	94	16	87	16	79	16	71	16	64	16	56	16	49	16	42	16	34	16	27	16	20	16	14	16	07	16	01
17	41	17	33	17	25	17	17	17	09	17	01	16	94	16	86	16	79	16	71	16	64	16	57	16	50	16	43	16	37
17	83	17	75	17	67	17	58	17	50	17	42	17	34	17	27	17	19	17	12	17	04	16	97	16	90	16	83	16	76
18	27	18	18	18	10	18	01	17	93	17	85	17	76	17	68	17	61	17	53	17	45	17	38	17	31	17	24	17	17
18	74	18	65	18	56	18	47	18	39	18	30	18	22	18	14	18	06	17	97	17	90	17	82	17	75	17	67	17	60
19	24	19	14	19	05	18	96	18	87	18	78	18	69	18	61	18	53	18	44	18	36	18	29	18	21	18	13	18	06
19	75	19	65	19	56	19	46	19	37	19	28	19	19	19	10	19	01	18	93	18	84	18	76	18	68	18	61	18	53
20	30	20	20	20	10	20	00	19	90	19	80	19	71	19	62	19	53	19	44	19	36	19	27	19	19	19	11	19	03
20	88	20	72	20	67	20	57	20	47	20	37	20	27	20	18	20	08	19	99	19	90	19	82	19	73	19	65	19	57
21	50	21	39	21	28	21	17	21	06	20	96	20	86	20	76	20	66	20	56	20	47	20	38	20	29	20	21	20	13
22	16	22	04	22	93	21	81	21	70	21	59	21	49	21	38	21	28	21	18	21	09	20	99	20	90	20	81	20	73
22	85	22	73	22	61	22	49	22	37	22	26	22	15	22	04	21	93	21	83	21	73	21	63	21	53	21	44	21	35
23	60	23	47	23	34	23	21	23	09	22	97	22	85	22	74	22	63	22	52	22	41	22	31	22	21	22	11	22	02
24	88	24	24	24	11	24	98	23	86	23	72	23	60	23	48	23	36	23	24	23	13	23	02	22	92	22	82	22	72
25	22	25	07	24	93	24	79	24	66	24	52	24	39	24	26	24	14	24	02	23	90	23	79	23	68	23	57	23	47
26	17	26	96	25	81	25	66	25	51	25	37	25	23	25	10	24	97	24	84	24	72	24	60	24	48	24	37	24	26
27	07	26	91	26	75	26	59	26	44	26	29	26	14	26	00	25	86	25	72	25	59	25	47	25	35	25	23	25	11
28	08	27	91	27	74	27	58	27	41	27	25	27	10	26	95	26	80	26	66	26	52	26	39	26	26	26	13	26	01
29	16	28	98	28	80	28	63	28	46	28	29	28	12	27	96	27	81	27	65	27	51	27	38	27	25	27	12	27	00
30	32	29	13	29	94	29	78	29	62	29	45	29	29	28	12	95	28	72	28	57	28	41	28	27	28	13	27	99	91
31	56	31	36	31	16	30	96	30	76	30	57	30	39	30	20	30	03	29	86	29	69	29	53	29	37	29	22	29	08
32	89	32	67	32	46	32	25	32	04	31	84	31	64	31	45	31	26	31	08	30	90	73	56	30	40	30	24	30	09
34	31	34	08	33	86	33	63	33	41	33	20	33	99	32	78	32	58	32	38	32	18	31	98	81	64	31	47	31	31
35	83	35	59	35	35	35	13	34	89	34	65	34	43	34	20	33	99	33	78	33	57	33	38	33	19	33	00	32	83
37	46	37	20	36	95	36	69	36	45	36	20	35	96	35	72	35	49	35	27	35	05	34	84	63	44	34	25	34	06
39	21	38	94	38	67	38	40	38	14	37	88	37	62	37	37	37	12	36	86	36	65	36	42	36	20	35	99	35	78
41	07	40	78	40	50	40	21	39	93	39	65	39	38	39	11	38	84	38	59	38	33	38	09	37	85	37	63	37	41
43	08	42	76	42	46	42	15	41	85	41	56	41	27	40	98	40	70	40	42	40	15	39	89	69	39	39	39	15	40
45	20	44	88	44	56	44	23	43	92	43	60	43	29	42	98	42	68	42	38	42	09	41	81	41	54	41	27	41	02
47	50	47	15	46	81	46	47	46	13	45	80	45	45	44	81	44	50	44	18	43	88	43	59	43	30	43	03	43	03
49	35	49	59	49	23	48	86	48	50	48	15	47	79	47	44	47	09	46	75	46	42	46	10	45	78	45	47	45	17
52	57	52	19	51	80	51	42	51	04	50	66	50	28	49	90	49	53	49	17	48	81	48	46	48	12	47	79	47	47
55	37	54	97	54	56	54	16	53	34	52	94	52	54	52	14	51	75	51	37	51	00	50	63	50	27	49	93	49	93
58	38	57	95	57	52	57	09	56	65	56	23	55	80	55	37	54	95	54	63	54	12	53	72	53	32	52	94	52	57
61	60	61	15	60	70	60	24	59	79	59	33	58	87	58	42	57	97	57	52	57	08	56	64	56	22	55	81	55	40
65	05	64	58	64	10	63	02	63	13	62	04	62	16	61	07	61	19	60	71	60	24	59	78	59	32	58	88	58	44
68	75	68	25	67	74	67	23	66	72	66	20	65	68	65	17	64	65	64	14	63	64	63	14	62	65	62	17	61	70
72	72	72	20	71	66	71	12	70	58	70	03	69	48	68	98	68	88	67	89	67	29	66	76	66	23	65	71	65	21
76	99	76	43	75	86	75	23	74	71	74	13	73	55	72	96	72	83	71	79	71	21	70	64	70	08	69	52	68	98
81	55	80	96	80	87	79	78	79	15	78	83	77	91	77	29	76	68	76	04	75	42	74	81	74	20	73	60	73	02
86	45	85	83	85	20	84	55	83	91	83	25	82	59	81	93	81	27	80	60	79	94	79	28	78	63	77	99	77	36
91	71	91	06	90	89	89	72	89	08	88	83	87	63	86	93	86	22	85	51	84	81	84	10	83	40	82	71	82	04
97	85	96	66	95	96	95	24	94	51	93	78	93	03	92	29	91	53	90	78	90	02	89	27	88	52	87	78	87	06
103	41	102	68	101	94	101	18	100	41	99	63	98	84	98	05	97	24	96	44	95	63	94	83	94	03	93	23	92	45
109	90	109	13	108	34	107	54	106	73	105	90	105	06	104	32	103	37	102	51	101	65	100	79	99	93	99	08	98	34
116	87	116	06	115	33	114	33	113	62	112	65	111	76	110	86	109	95	109	04	108	12	107	20	106	28	105	37	104	47
124	34	123	48	122	82	121	51	120	86	119	87	118	38	117	97	117	01	116	59	115	08	114	07	113	09	112	11	111	15

Continuous Instalment Life Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.										
	40	41	42	43	44	45	46	47	48	49	50
21	\$14 98	\$14 88	\$14 82	\$14 76	\$14 71	\$14 66	\$14 61	\$14 56	\$14 51	\$14 47	\$14 44
22	15 24	15 18	15 12	15 07	15 01	14 96	14 91	14 86	14 82	14 77	14 74
23	15 58	15 52	15 46	15 41	15 35	15 30	15 25	15 20	15 15	15 11	15 08
24	16 94	16 88	16 82	16 76	16 71	16 65	16 60	16 55	16 50	16 46	16 43
25	16 90	16 24	16 18	16 12	16 06	16 01	15 96	15 91	15 86	15 82	15 79
26	16 70	16 63	16 57	16 51	16 45	16 40	16 34	16 29	16 25	16 20	16 17
27	17 10	17 03	16 97	16 91	16 85	16 80	16 74	16 69	16 64	16 59	16 56
28	17 58	17 47	17 40	17 34	17 28	17 22	17 17	17 12	17 07	17 02	16 98
29	17 99	17 92	17 86	17 79	17 73	17 67	17 62	17 56	17 51	17 47	17 43
30	18 46	18 39	18 32	18 26	18 19	18 13	18 08	18 02	17 97	17 92	17 88
31	18 96	18 89	18 82	18 75	18 69	18 63	18 57	18 51	18 46	18 41	18 37
32	19 49	19 42	19 35	19 28	19 21	19 15	19 09	19 03	18 98	18 93	18 89
33	20 05	19 97	19 90	19 83	19 76	19 69	19 63	19 57	19 52	19 46	19 43
34	20 65	20 56	20 49	20 42	20 35	20 28	20 21	20 15	20 10	20 04	20 01
35	21 27	21 18	21 10	21 03	20 96	20 89	20 82	20 76	20 70	20 64	20 61
36	21 93	21 84	21 76	21 68	21 61	21 54	21 47	21 40	21 34	21 29	21 25
37	22 63	22 54	22 45	22 37	22 29	22 22	22 15	22 08	22 02	21 96	21 93
38	23 37	23 28	23 19	23 10	23 02	22 94	22 87	22 80	22 74	22 67	22 64
39	24 16	24 06	23 97	23 88	23 79	23 71	23 63	23 56	23 49	23 43	23 40
40	25 01	24 90	24 80	24 71	24 62	24 53	24 45	24 38	24 31	24 24	24 21
41	25 90	25 79	25 68	25 58	25 49	25 40	25 31	25 23	25 16	25 09	25 06
42	26 85	26 72	26 62	26 51	26 41	26 32	26 23	26 14	26 07	25 99	25 96
43	27 86	27 74	27 62	27 51	27 40	27 30	27 21	27 12	27 04	26 96	26 93
44	28 94	28 81	28 68	28 56	28 45	28 34	28 24	28 15	28 06	27 98	27 95
45	30 10	29 96	29 82	29 69	29 57	29 46	29 35	29 25	29 16	29 07	29 04
46	31 34	31 18	31 04	30 91	30 78	30 66	30 54	30 44	30 34	30 24	30 21
47	32 66	32 50	32 34	32 20	32 06	31 93	31 81	31 69	31 59	31 49	31 46
48	34 06	33 89	33 72	33 57	33 42	33 28	33 14	33 03	32 91	32 81	32 78
49	35 59	35 40	35 22	35 05	34 89	34 74	34 60	34 47	34 35	34 24	34 21
50	37 19	36 99	36 80	36 62	36 45	36 29	36 13	35 99	35 86	35 74	35 71
51	38 92	38 71	38 50	38 30	38 12	37 94	37 78	37 62	37 48	37 35	37 32
52	40 77	40 54	40 31	40 10	39 90	39 71	39 53	39 36	39 21	39 07	39 04
53	42 76	42 51	42 27	42 04	41 82	41 61	41 42	41 24	41 07	40 91	40 88
54	44 89	44 61	44 35	44 10	43 87	43 64	43 43	43 24	43 05	42 88	42 85
55	47 16	46 86	46 58	46 31	46 05	45 81	45 58	45 37	45 17	44 98	44 95
56	49 59	49 27	48 96	48 67	48 39	48 13	47 88	47 65	47 43	47 23	47 20
57	52 21	51 88	51 52	51 21	50 90	50 62	50 35	50 09	49 86	49 64	49 61
58	55 01	54 64	54 28	53 93	53 60	53 29	52 99	52 72	52 46	52 22	52 19
59	58 02	57 61	57 22	56 84	56 49	56 15	55 83	55 52	55 24	54 98	54 95
60	61 25	60 81	60 38	59 97	59 58	59 22	58 88	58 54	58 23	57 94	57 91
61	64 72	64 24	63 78	63 34	62 92	62 51	62 13	61 77	61 44	61 12	61 09
62	68 45	67 93	67 43	66 95	66 49	66 06	65 64	65 25	64 88	64 54	64 51
63	72 45	71 89	71 35	70 83	70 33	69 86	69 40	68 96	68 57	68 20	68 17
64	76 74	76 14	75 56	75 00	74 45	73 94	73 44	72 98	72 54	72 13	72 10
65	81 37	80 72	80 09	79 48	78 89	78 33	77 79	77 28	76 80	76 35	76 32
66	86 34	85 64	84 95	84 29	83 65	83 04	82 46	81 90	81 38	80 89	80 86
67	91 68	90 92	90 19	89 47	88 78	88 12	87 48	86 88	86 30	85 77	85 74
68	97 41	96 59	95 80	95 02	94 23	93 55	92 86	92 20	91 58	90 99	90 96
69	103 67	102 70	101 84	101 00	100 19	99 41	98 66	97 94	97 26	96 63	96 60
70	110 19	109 24	108 32	107 42	106 54	105 69	104 88	104 10	103 35	102 64	102 61

Continuous Instalment Life Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$60 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	51	52	53	54	55	56	57	58	59	60
21	\$14 89	\$14 85	\$14 82	\$14 79	\$14 76	\$14 74	\$14 72	\$14 70	\$14 68	\$14 66
22	14 69	14 65	14 62	14 59	14 57	14 54	14 52	14 50	14 48	14 46
23	15 08	14 99	14 96	14 93	14 90	14 87	14 85	14 83	14 81	14 79
24	15 38	15 34	15 31	15 28	15 25	15 22	15 20	15 18	15 16	15 14
25	15 78	15 70	15 66	15 63	15 60	15 57	15 55	15 53	15 51	15 49
26	16 13	16 06	16 04	16 01	15 98	15 96	15 93	15 91	15 89	15 87
27	16 51	16 47	16 44	16 40	16 37	16 35	16 32	16 30	16 28	16 27
28	16 93	16 89	16 86	16 83	16 80	16 77	16 74	16 72	16 70	16 69
29	17 38	17 34	17 30	17 27	17 24	17 21	17 19	17 16	17 14	17 13
30	17 88	17 79	17 76	17 72	17 69	17 66	17 64	17 62	17 60	17 58
31	18 23	18 28	18 24	18 20	18 17	18 14	18 12	18 10	18 08	18 06
32	18 83	18 79	18 75	18 72	18 69	18 66	18 63	18 61	18 59	18 57
33	19 37	19 33	19 29	19 26	19 22	19 19	19 16	19 14	19 12	19 10
34	19 95	19 90	19 86	19 83	19 79	19 76	19 74	19 71	19 69	19 67
35	20 55	20 50	20 46	20 42	20 39	20 36	20 33	20 30	20 28	20 26
36	21 18	21 14	21 10	21 06	21 02	20 99	20 96	20 94	20 91	20 90
37	21 85	21 81	21 76	21 72	21 69	21 66	21 63	21 60	21 58	21 56
38	22 36	22 32	22 27	22 23	22 20	22 16	22 13	22 10	22 08	22 06
39	23 32	23 27	23 22	23 18	23 14	23 10	23 07	23 05	23 02	23 00
40	24 13	24 07	24 02	23 98	23 94	23 90	23 87	23 84	23 81	23 79
41	24 97	24 91	24 86	24 81	24 77	24 74	24 70	24 67	24 65	24 63
42	25 86	25 81	25 75	25 70	25 66	25 62	25 59	25 56	25 53	25 51
43	26 89	26 78	26 71	26 66	26 61	26 57	26 54	26 50	26 48	26 45
44	27 38	27 27	27 21	27 16	27 11	27 07	27 03	27 00	26 97	26 94
45	28 32	28 25	28 19	28 14	28 09	28 04	28 00	27 57	27 54	27 51
46	29 08	29 01	28 94	28 88	28 83	28 78	28 74	28 70	28 67	28 64
47	30 11	30 04	29 97	29 91	29 85	29 80	29 76	29 72	29 69	29 66
48	31 21	31 14	31 07	31 01	30 95	30 90	30 86	30 82	30 79	30 76
49	32 62	32 54	32 46	32 40	32 34	32 28	32 23	32 19	32 16	32 13
50	34 09	34 01	33 93	33 87	33 81	33 75	33 70	33 66	33 63	33 60
51	35 52	35 42	35 34	35 28	35 21	35 15	35 10	35 06	35 03	35 00
52	37 11	37 01	36 92	36 86	36 79	36 73	36 68	36 63	36 60	36 57
53	38 81	38 70	38 60	38 54	38 48	38 42	38 37	38 32	38 29	38 26
54	40 64	40 52	40 41	40 35	40 29	40 23	40 18	40 13	40 10	40 07
55	42 58	42 45	42 34	42 28	42 21	42 15	42 10	42 06	42 03	42 00
56	44 68	44 53	44 42	44 36	44 29	44 23	44 18	44 13	44 10	44 07
57	46 87	46 72	46 60	46 54	46 47	46 41	46 36	46 31	46 28	46 25
58	49 26	49 08	48 96	48 89	48 82	48 76	48 70	48 65	48 62	48 59
59	51 79	51 61	51 48	51 41	51 34	51 28	51 23	51 18	51 15	51 12
60	54 51	54 31	54 18	54 11	54 04	53 98	53 93	53 88	53 85	53 82
61	57 43	57 21	57 00	56 53	56 46	56 39	56 33	56 28	56 25	56 22
62	60 56	60 32	60 09	59 59	59 51	59 43	59 36	59 30	59 25	59 22
63	63 92	63 65	63 41	63 19	63 09	63 01	62 53	62 46	62 41	62 38
64	67 53	67 23	66 96	66 72	66 50	66 31	66 13	65 99	65 86	65 75
65	71 39	71 06	70 77	70 50	70 26	70 05	69 46	69 27	69 08	68 89
66	75 55	75 19	74 87	74 57	74 31	74 07	73 55	73 42	73 30	73 18
67	80 00	79 61	79 25	78 93	78 64	78 37	78 14	77 94	77 77	77 62
68	84 80	84 38	83 97	83 61	83 29	82 97	82 75	82 53	82 34	82 17
69	89 98	89 46	89 08	88 63	88 28	87 96	87 68	87 43	87 22	87 04
70	95 45	94 94	94 47	94 03	93 64	93 29	92 98	92 71	92 47	92 27
71	101 36	100 82	100 30	99 82	99 39	98 90	98 56	98 26	97 90	97 69

Ten Premiums Life Continuous Instalment Bond (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	10	11	12	13	14	15	16	17	18	19	20	21	22
21	41 92	41 75	41 57	41 40	41 22	41 06	40 88	40 71	40 53	40 36	40 19	40 01	39 85
22	42 58	42 40	42 22	42 04	41 86	41 68	41 51	41 33	41 15	40 97	40 80	40 62	40 45
23	43 27	43 07	42 90	42 71	42 53	42 34	42 16	41 98	41 80	41 61	41 43	41 25	41 08
24	43 97	43 78	43 59	43 40	43 21	43 02	42 84	42 65	42 46	42 27	42 09	41 90	41 72
25	44 71	44 52	44 32	44 13	43 93	43 73	43 54	43 34	43 15	42 96	42 77	42 57	42 39
26	45 49	45 28	45 08	44 88	44 68	44 47	44 27	44 07	43 87	43 67	43 48	43 28	43 09
27	46 30	46 10	45 89	45 68	45 47	45 26	45 05	44 84	44 63	44 43	44 22	44 02	43 82
28	47 15	46 93	46 71	46 49	46 28	46 06	45 84	45 63	45 42	45 20	44 99	44 78	44 58
29	48 03	47 81	47 58	47 36	47 13	46 91	46 68	46 46	46 24	46 02	45 80	45 59	45 37
30	48 95	48 72	48 49	48 26	48 02	47 79	47 56	47 33	47 10	46 87	46 64	46 42	46 20
31	49 91	49 67	49 43	49 19	48 95	48 71	48 47	48 23	47 99	47 75	47 52	47 29	47 06
32	50 92	50 67	50 42	50 17	49 92	49 67	49 42	49 18	48 93	48 68	48 44	48 20	47 96
33	51 97	51 71	51 45	51 19	50 93	50 67	50 42	50 16	49 90	49 65	49 39	49 14	48 89
34	53 07	52 81	52 54	52 27	52 00	51 74	51 47	51 20	50 93	50 67	50 40	50 14	49 88
35	54 21	53 94	53 66	53 38	53 10	52 83	52 55	52 27	51 99	51 72	51 44	51 17	50 90
36	55 41	55 13	54 84	54 55	54 27	53 98	53 69	53 40	53 11	52 82	52 54	52 26	51 98
37	56 66	56 37	56 07	55 78	55 48	55 18	54 88	54 59	54 29	53 99	53 69	53 39	53 10
38	57 97	57 67	57 36	57 06	56 75	56 44	56 13	55 82	55 51	55 20	54 89	54 58	54 28
39	59 33	59 02	58 70	58 39	58 07	57 75	57 43	57 10	56 78	56 46	56 14	55 82	55 50
40	60 75	60 43	60 11	59 79	59 46	59 13	58 79	58 45	58 12	57 79	57 45	57 12	56 79
41	62 24	61 91	61 58	61 24	60 90	60 56	60 21	59 86	59 52	59 17	58 83	58 48	58 14
42	63 79	63 45	63 11	62 76	62 41	62 06	61 70	61 34	60 99	60 63	60 28	59 93	59 58
43	65 42	65 07	64 72	64 37	64 01	63 64	63 27	62 90	62 53	62 16	61 79	61 41	61 03
44	67 11	66 76	66 40	66 03	65 66	65 28	64 90	64 52	64 13	63 75	63 36	62 97	62 58
45	68 90	68 53	68 16	67 79	67 41	67 02	66 63	66 23	65 83	65 43	65 03	64 62	64 23
46	70 76	70 39	70 01	69 63	69 23	68 84	68 43	68 02	67 61	67 20	66 79	66 38	65 97
47	72 70	72 33	71 94	71 54	71 14	70 73	70 31	69 89	69 46	69 04	68 63	68 21	67 79
48	74 75	74 36	73 97	73 56	73 15	72 73	72 30	71 86	71 43	70 99	70 55	70 12	69 68
49	76 89	76 49	76 08	75 67	75 24	74 81	74 37	73 92	73 47	73 01	72 56	72 09	71 61
50	79 12	78 71	78 29	77 87	77 43	76 99	76 54	76 09	75 62	75 14	74 66	74 18	73 69
51	81 44	81 03	80 60	80 17	79 72	79 27	78 81	78 33	77 85	77 37	76 87	76 37	75 87
52	83 88	83 45	83 02	82 58	82 12	81 66	81 19	80 70	80 20	79 70	79 19	78 68	78 16
53	86 42	85 99	85 55	85 10	84 63	84 15	83 67	83 17	82 66	82 15	81 62	81 09	80 55
54	89 08	88 64	88 19	87 73	87 25	86 76	86 26	85 75	85 23	84 70	84 16	83 61	83 06
55	91 87	91 42	90 96	90 49	90 00	89 50	89 00	88 47	87 93	87 39	86 83	86 27	85 69
56	94 79	94 33	93 86	93 38	92 89	92 37	91 85	91 31	90 76	90 20	89 63	89 05	88 45
57	97 84	97 37	96 89	96 40	95 89	95 37	94 84	94 29	93 72	93 15	92 56	91 96	91 35
58	101 05	100 58	100 09	99 59	99 07	98 53	97 98	97 42	96 84	96 25	95 65	95 03	94 41
59	104 48	103 95	103 40	102 83	102 40	101 86	101 30	100 72	100 14	99 52	98 90	98 27	97 63
60	107 99	107 50	106 99	106 47	105 93	105 37	104 79	104 20	103 60	102 98	102 34	101 69	101 02
61	111 75	111 25	110 73	110 19	109 64	109 07	108 49	107 89	107 28	106 65	106 01	105 36	104 61
62	115 72	115 21	114 68	114 13	113 57	112 98	112 38	111 76	111 13	110 49	109 84	109 18	108 41
63	119 98	119 41	118 84	118 31	117 73	117 13	116 51	115 88	115 24	114 59	113 93	113 26	112 48
64	124 39	123 86	123 31	122 73	122 14	121 53	120 90	120 26	119 61	118 95	118 27	117 59	116 90
65	129 14	128 60	128 04	127 44	126 84	126 21	125 56	124 89	124 21	123 52	122 82	122 11	121 35
66	134 19	133 63	133 06	132 45	131 83	131 19	130 53	129 84	129 15	128 44	127 72	127 00	126 26
67	139 57	139 00	138 41	137 79	137 15	136 49	135 81	135 10	134 39	133 66	132 92	132 18	131 41
68	145 30	144 71	144 10	143 47	142 81	142 13	141 43	140 71	139 98	139 23	138 48	137 72	136 93
69	151 41	150 80	150 17	149 53	148 88	148 18	147 49	146 74	145 98	145 21	144 43	143 65	142 83
70	157 90	157 28	156 64	155 98	155 27	154 55	153 81	153 04	152 24	151 42	150 57	149 70	148 80

Ten Premiums Life Continuous Instalment Bond (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	23	24	25	26	27	28	29	30	31	32	33	34	35	
21	839	68	839	51	839	34	839	17	839	01	838	84	838	68
22	40	28	40	10	39	98	39	76	39	59	39	42	39	36
23	40	90	40	72	40	55	40	37	40	20	40	03	39	86
24	41	54	41	35	41	18	41	00	40	82	40	65	40	47
25	42	20	42	01	41	83	41	65	41	47	41	29	41	11
26	42	89	42	70	42	51	42	34	41	96	41	78	41	60
27	43	62	43	43	43	23	43	04	42	85	42	66	42	48
28	44	37	44	17	43	97	43	77	43	57	43	38	43	19
29	45	16	44	95	44	74	44	54	44	34	44	14	43	94
30	45	98	45	76	45	55	45	34	45	13	44	92	44	72
31	46	83	46	60	46	38	46	16	45	95	45	73	45	53
32	47	72	47	49	47	26	47	03	46	81	46	49	46	37
33	48	65	48	40	48	17	48	03	47	70	47	47	47	25
34	49	63	49	38	49	13	48	88	48	64	48	40	48	17
35	50	64	50	37	50	11	49	86	49	61	49	36	49	12
36	51	70	51	42	51	15	50	89	50	63	50	37	50	12
37	52	81	52	48	52	14	51	97	51	69	51	43	51	16
38	53	97	53	68	53	38	53	09	52	81	52	26	51	01
39	55	19	54	88	54	57	54	27	53	97	53	68	53	39
40	56	46	55	14	55	82	55	50	55	19	54	88	54	68
41	57	79	57	45	57	12	56	79	56	04	55	83	55	52
42	59	19	58	83	58	33	58	14	57	80	57	46	57	13
43	60	66	60	39	59	93	59	56	59	21	58	66	58	51
44	62	19	61	81	61	43	61	05	60	47	60	31	59	84
45	63	81	63	41	63	01	62	62	61	84	61	46	61	69
46	65	52	65	10	64	68	64	27	63	95	63	46	63	06
47	67	29	66	86	66	42	65	99	65	57	65	14	64	72
48	69	18	68	72	68	27	67	82	67	87	66	93	66	03
49	71	14	70	67	70	20	69	73	69	26	68	80	68	34
50	73	20	72	71	72	22	71	74	71	25	70	76	70	28
51	75	86	74	86	74	84	73	88	72	82	72	82	71	82
52	77	63	77	10	76	57	76	04	75	81	74	98	73	46
53	80	01	79	46	78	91	78	36	77	80	77	25	76	70
54	82	49	81	93	81	86	80	78	80	21	79	63	79	06
55	85	11	84	53	83	93	83	34	82	74	82	14	81	54
56	87	85	87	25	86	63	86	02	85	40	84	77	84	15
57	90	23	90	11	89	47	88	83	84	19	87	54	86	89
58	93	77	93	12	92	46	91	80	91	13	90	46	89	78
59	96	96	96	29	95	62	94	93	94	23	93	54	92	83
60	100	34	99	65	98	95	98	24	97	52	96	79	96	06
61	103	91	103	20	102	47	101	74	100	93	100	24	99	48
62	107	43	106	96	106	20	105	44	104	87	103	83	102	10
63	111	68	110	93	110	15	109	87	108	87	107	76	106	94
64	115	93	115	18	114	85	113	54	112	31	111	87	110	21
65	120	46	119	65	118	33	117	94	117	15	116	26	115	87
66	125	71	124	44	123	59	122	71	121	83	120	92	119	61
67	130	40	129	44	128	68	127	76	126	84	125	90	124	85
68	135	81	134	44	133	04	132	12	131	20	130	21	129	20
69	141	68	140	76	139	62	138	85	137	60	136	85	135	73
70	147	63	146	92	145	85	144	93	143	92	142	87	141	81
71	153	91	152	101	151	94	150	102	149	101	148	100	147	98
72	159	108	158	108	157	103	156	108	155	105	154	103	153	101
73	165	125	164	125	163	117	162	122	161	120	160	118	159	116
74	171	142	170	142	169	134	168	137	167	140	166	142	165	139
75	177	159	176	159	175	149	174	149	173	159	172	157	171	154
76	183	176	182	176	181	166	180	169	179	176	178	173	177	170
77	189	193	188	193	187	182	186	191	185	190	184	189	183	188
78	195	210	194	210	199	194	198	203	197	202	196	201	195	200
79	201	227	200	227	206	201	205	210	204	209	203	208	202	207
80	207	244	206	244	212	207	211	216	210	215	209	214	208	213
81	213	261	212	261	219	214	218	223	217	222	216	221	215	220
82	219	278	218	278	225	220	224	229	223	228	222	227	221	226
83	225	295	224	295	231	226	230	235	229	234	228	233	227	232
84	231	312	230	312	237	232	236	241	235	240	234	239	233	238
85	237	329	236	329	243	238	242	247	241	246	240	245	239	244
86	243	346	242	346	249	244	248	253	247	252	246	251	245	250
87	249	363	248	363	255	250	254	259	253	258	252	257	251	256
88	255	380	254	380	261	256	260	265	259	264	258	263	257	262
89	261	397	260	397	267	262	266	271	265	270	264	269	263	268
90	267	414	266	414	273	268	272	277	271	276	270	275	269	274
91	273	431	272	431	279	274	278	283	277	282	276	281	275	280
92	279	448	278	448	285	280	284	289	283	288	282	287	281	286
93	285	465	284	465	291	286	290	295	289	294	288	293	287	292
94	291	482	290	482	297	292	296	301	295	300	294	299	293	298
95	297	499	296	499	303	298	302	307	301	306	300	305	299	304
96	303	516	302	516	309	304	308	313	307	312	306	311	305	310
97	309	533	308	533	315	310	314	319	313	318	312	317	311	316
98	315	550	314	550	321	316	320	325	319	324	318	323	317	322
99	321	567	320	567	327	322	326	331	325	330	324	329	323	328
100	327	584	326	584	333	328	332	337	331	336	330	335	329	334

Ten Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	36	37	38	39	40	41	42	43	44	45	46	47	48	49
21	837 60	837 46	837 32	837 18	837 05	836 92	836 80	836 69	836 57	836 47	836 37	836 27	836 17	836 10
22	88 16	88 02	87 88	87 74	87 61	87 48	87 36	87 24	87 12	87 02	86 91	86 82	86 72	86 62
23	88 74	88 60	88 46	88 32	88 18	88 05	87 93	87 81	87 69	87 59	87 49	87 39	87 28	87 18
24	89 34	89 19	89 05	88 91	88 77	88 64	88 51	88 39	88 27	88 17	88 06	87 96	87 85	87 75
25	89 96	89 81	89 66	89 52	89 38	89 24	89 12	88 99	88 86	88 77	88 66	88 56	88 45	88 35
26	40 60	40 44	40 29	40 16	40 01	39 87	39 74	39 62	39 50	39 39	39 29	39 18	39 08	38 98
27	41 27	41 11	40 96	40 81	40 67	40 53	40 40	40 28	40 16	40 04	39 93	39 83	39 72	39 62
28	41 95	41 79	41 64	41 49	41 34	41 20	41 07	40 94	40 82	40 70	40 59	40 49	40 38	40 28
29	42 67	42 51	42 35	42 20	42 05	41 91	41 77	41 64	41 52	41 40	41 29	41 18	41 08	40 98
30	43 42	43 26	43 09	42 93	42 78	42 63	42 49	42 36	42 23	42 11	42 00	41 89	41 79	41 69
31	44 19	44 01	43 85	43 68	43 53	43 38	43 24	43 10	42 97	42 85	42 74	42 63	42 53	42 43
32	44 93	44 81	44 64	44 47	44 32	44 16	44 02	43 88	43 76	43 62	43 51	43 39	43 28	43 18
33	45 52	45 35	45 18	45 01	44 85	44 69	44 54	44 39	44 26	44 14	44 03	43 92	43 81	43 71
34	46 59	46 40	46 22	46 05	45 88	45 72	45 56	45 41	45 28	45 16	45 05	44 94	44 83	44 73
35	47 58	47 39	47 20	47 02	46 85	46 68	46 52	46 37	46 23	46 09	45 97	45 85	45 74	45 64
36	48 52	48 32	48 13	47 94	47 76	47 59	47 42	47 27	47 12	46 98	46 85	46 73	46 62	46 52
37	49 50	49 29	49 09	48 90	48 71	48 53	48 36	48 20	48 05	47 91	47 77	47 65	47 53	47 43
38	50 52	50 30	50 09	49 89	49 69	49 51	49 34	49 17	49 01	48 86	48 73	48 60	48 47	48 35
39	51 53	51 35	51 15	50 92	50 72	50 53	50 36	50 17	50 01	49 86	49 71	49 56	49 45	49 35
40	52 53	52 35	52 15	51 92	51 72	51 53	51 36	51 17	51 01	50 86	50 71	50 56	50 45	50 35
41	53 54	53 35	53 15	52 92	52 72	52 53	52 36	52 17	52 01	51 86	51 71	51 56	51 45	51 35
42	54 55	54 35	54 15	53 92	53 72	53 53	53 36	53 17	53 01	52 86	52 71	52 56	52 45	52 35
43	55 56	55 35	55 15	54 92	54 72	54 53	54 36	54 17	54 01	53 86	53 71	53 56	53 45	53 35
44	56 57	56 35	56 15	55 92	55 72	55 53	55 36	55 17	55 01	54 86	54 71	54 56	54 45	54 35
45	57 58	57 35	57 15	56 92	56 72	56 53	56 36	56 17	56 01	55 86	55 71	55 56	55 45	55 35
46	58 59	58 35	58 15	57 92	57 72	57 53	57 36	57 17	57 01	56 86	56 71	56 56	56 45	56 35
47	59 60	59 35	59 15	58 92	58 72	58 53	58 36	58 17	58 01	57 86	57 71	57 56	57 45	57 35
48	60 61	60 35	60 15	59 92	59 72	59 53	59 36	59 17	59 01	58 86	58 71	58 56	58 45	58 35
49	61 62	61 35	61 15	60 92	60 72	60 53	60 36	60 17	60 01	59 86	59 71	59 56	59 45	59 35
50	62 63	62 35	62 15	61 92	61 72	61 53	61 36	61 17	61 01	60 86	60 71	60 56	60 45	60 35
51	63 64	63 35	63 15	62 92	62 72	62 53	62 36	62 17	62 01	61 86	61 71	61 56	61 45	61 35
52	64 65	64 35	64 15	63 92	63 72	63 53	63 36	63 17	63 01	62 86	62 71	62 56	62 45	62 35
53	65 66	65 35	65 15	64 92	64 72	64 53	64 36	64 17	64 01	63 86	63 71	63 56	63 45	63 35
54	66 67	66 35	66 15	65 92	65 72	65 53	65 36	65 17	65 01	64 86	64 71	64 56	64 45	64 35
55	67 68	67 35	67 15	66 92	66 72	66 53	66 36	66 17	66 01	65 86	65 71	65 56	65 45	65 35
56	68 69	68 35	68 15	67 92	67 72	67 53	67 36	67 17	67 01	66 86	66 71	66 56	66 45	66 35
57	69 70	69 35	69 15	68 92	68 72	68 53	68 36	68 17	68 01	67 86	67 71	67 56	67 45	67 35
58	70 71	70 35	70 15	69 92	69 72	69 53	69 36	69 17	69 01	68 86	68 71	68 56	68 45	68 35
59	71 72	71 35	71 15	70 92	70 72	70 53	70 36	70 17	70 01	69 86	69 71	69 56	69 45	69 35
60	72 73	72 35	72 15	71 92	71 72	71 53	71 36	71 17	71 01	70 86	70 71	70 56	70 45	70 35
61	73 74	73 35	73 15	72 92	72 72	72 53	72 36	72 17	72 01	71 86	71 71	71 56	71 45	71 35
62	74 75	74 35	74 15	73 92	73 72	73 53	73 36	73 17	73 01	72 86	72 71	72 56	72 45	72 35
63	75 76	75 35	75 15	74 92	74 72	74 53	74 36	74 17	74 01	73 86	73 71	73 56	73 45	73 35
64	76 77	76 35	76 15	75 92	75 72	75 53	75 36	75 17	75 01	74 86	74 71	74 56	74 45	74 35
65	77 78	77 35	77 15	76 92	76 72	76 53	76 36	76 17	76 01	75 86	75 71	75 56	75 45	75 35
66	78 79	78 35	78 15	77 92	77 72	77 53	77 36	77 17	77 01	76 86	76 71	76 56	76 45	76 35
67	79 80	79 35	79 15	78 92	78 72	78 53	78 36	78 17	78 01	77 86	77 71	77 56	77 45	77 35
68	80 81	80 35	80 15	79 92	79 72	79 53	79 36	79 17	79 01	78 86	78 71	78 56	78 45	78 35
69	81 82	81 35	81 15	80 92	80 72	80 53	80 36	80 17	80 01	79 86	79 71	79 56	79 45	79 35
70	82 83	82 35	82 15	81 92	81 72	81 53	81 36	81 17	81 01	80 86	80 71	80 56	80 45	80 35
71	83 84	83 35	83 15	82 92	82 72	82 53	82 36	82 17	82 01	81 86	81 71	81 56	81 45	81 35
72	84 85	84 35	84 15	83 92	83 72	83 53	83 36	83 17	83 01	82 86	82 71	82 56	82 45	82 35
73	85 86	85 35	85 15	84 92	84 72	84 53	84 36	84 17	84 01	83 86	83 71	83 56	83 45	83 35
74	86 87	86 35	86 15	85 92	85 72	85 53	85 36	85 17	85 01	84 86	84 71	84 56	84 45	84 35
75	87 88	87 35	87 15	86 92	86 72	86 53	86 36	86 17	86 01	85 86	85 71	85 56	85 45	85 35
76	88 89	88 35	88 15	87 92	87 72	87 53	87 36	87 17	87 01	86 86	86 71	86 56	86 45	86 35
77	89 90	89 35	89 15	88 92	88 72	88 53	88 36	88 17	88 01	87 86	87 71	87 56	87 45	87 35
78	90 91	90 35	90 15	89 92	89 72	89 53	89 36	89 17	89 01	88 86	88 71	88 56	88 45	88 35
79	91 92	91 35	91 15	90 92	90 72	90 53	90 36	90 17	90 01	89 86	89 71	89 56	89 45	89 35
80	92 93	92 35	92 15	91 92	91 72	91 53	91 36	91 17	91 01	90 86	90 71	90 56	90 45	90 35
81	93 94	93 35	93 15	92 92	92 72	92 53	92 36	92 17	92 01	91 86	91 71	91 56	91 45	91 35
82	94 95	94 35	94 15	93 92	93 72	93 53	93 36	93 17	93 01	92 86	92 71	92 56	92 45	92 35
83	95 96	95 35	95 15	94 92	94 72	94 53	94 36	94 17	94 01	93 86	93 71	93 56	93 45	93 35
84	96 97	96 35	96 15	95 92	95 72	95 53	95 36	95 17	95 01	94 86	94 71	94 56	94 45	94 35
85	97 98	97 35	97 15	96 92	96 72	96 53	96 36	96 17	96 01	95 86	95 71	95 56	95 45	95 35
86	98 99	98 35	98 15	97 92	97 72	97 53	97 36	97 17	97 01	96 86	96 71	96 56	96 45	96 35
87	99 00	99 35	99 15	98 92	98 72	98 53	98 36	98 17	98 01	97 86	97 71	97 56	97 45	97 35
88	00 01	00 35	00 15	99 92	99 72	99 53	99 36	99 17	99 01	98 86	98 71	98 56	98 45	98 35
89	01 02	01 35	01 15	00 92	00 72	00 53	00 36	00 17	00 01	99 86	99 71	99 56	99 45	99 35
90	02 03	02 35	02 15	01 92	01 72	01 53	01 36	01 17	01 01	00 86	00 71	00 56	00 45	00 35
91	03 04	03 35	03 15	02 92	02 72	02 53	02 36	02 17	02 01	01 86	01 71	01 56	01 45	01 35
92	04 05	04 35	04 15	03 92	03 72	03 53	03 36	03 17	03 01	02 86	02 71	02 56	02 45	02 35
93	05 06	05 35	05 15	04 92	04 72	04 53	04 0							

10 Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	49	50	51	52	53	54	55	56	57	58	59	60
21	836 10	836 02	835 95	835 89	835 83	835 77	835 72	835 68	835 64	835 61	835 58	835 56
22	86 64	86 57	86 50	86 43	86 37	86 32	86 27	86 22	86 18	86 15	86 12	86 10
23	87 21	87 13	87 06	86 99	86 93	86 88	86 83	86 79	86 75	86 71	86 68	86 66
24	87 79	87 71	87 63	87 57	87 51	87 45	87 40	87 36	87 32	87 28	87 26	87 23
25	88 38	88 30	88 23	88 16	88 10	88 04	87 99	87 95	87 91	87 88	87 85	87 82
26	89 00	88 92	88 84	88 77	88 71	88 66	88 61	88 56	88 52	88 49	88 46	88 43
27	89 65	89 56	89 49	89 42	89 36	89 30	89 25	89 20	89 16	89 13	89 10	89 07
28	40 90	40 82	40 74	40 67	40 61	40 55	40 50	40 45	40 41	40 38	40 35	40 32
29	40 99	40 91	40 83	40 76	40 69	40 64	40 58	40 54	40 50	40 46	40 43	40 40
30	41 70	41 62	41 54	41 47	41 40	41 34	41 29	41 24	41 20	41 16	41 13	41 11
31	42 43	42 34	42 26	42 19	42 13	42 07	42 01	41 96	41 92	41 89	41 86	41 83
32	43 18	43 10	43 02	42 95	42 88	42 82	42 77	42 72	42 67	42 64	42 60	42 58
33	43 96	43 89	43 80	43 73	43 66	43 60	43 54	43 49	43 45	43 41	43 38	43 35
34	44 80	44 71	44 62	44 55	44 47	44 41	44 35	44 31	44 26	44 22	44 19	44 16
35	45 64	45 54	45 45	45 37	45 30	45 24	45 18	45 13	45 08	45 04	45 01	44 98
36	46 51	46 42	46 33	46 25	46 17	46 11	46 05	45 99	45 95	45 91	45 87	45 84
37	47 42	47 32	47 23	47 15	47 07	47 00	46 94	46 89	46 84	46 80	46 77	46 74
38	48 36	48 26	48 17	48 08	48 00	47 93	47 87	47 82	47 77	47 73	47 69	47 66
39	49 34	49 23	49 12	49 04	48 96	48 89	48 83	48 77	48 72	48 68	48 64	48 61
40	50 35	50 24	50 14	50 05	49 97	49 89	49 83	49 77	49 72	49 68	49 64	49 60
41	51 40	51 29	51 18	51 09	51 00	50 93	50 86	50 80	50 75	50 70	50 66	50 63
42	52 50	52 39	52 27	52 17	52 08	52 00	51 93	51 87	51 81	51 77	51 73	51 69
43	53 64	53 52	53 41	53 30	53 21	53 13	53 05	52 99	52 93	52 88	52 84	52 81
44	54 83	54 70	54 58	54 47	54 37	54 29	54 21	54 14	54 08	54 03	53 99	53 95
45	56 07	55 94	55 81	55 70	55 60	55 51	55 43	55 36	55 29	55 24	55 19	55 16
46	57 38	57 23	57 10	56 98	56 88	56 78	56 70	56 62	56 56	56 50	56 45	56 41
47	58 78	58 62	58 49	58 37	58 26	58 16	58 08	57 99	57 93	57 87	57 82	57 78
48	60 15	59 99	59 84	59 71	59 59	59 49	59 39	59 31	59 24	59 17	59 12	59 08
49	61 64	61 47	61 31	61 17	61 04	60 93	60 83	60 74	60 67	60 60	60 54	60 50
50	63 19	63 01	62 84	62 69	62 56	62 44	62 33	62 24	62 16	62 09	62 03	61 98
51	64 81	64 62	64 44	64 28	64 14	64 01	63 89	63 79	63 71	63 63	63 57	63 52
52	66 52	66 31	66 12	65 95	65 79	65 66	65 53	65 43	65 33	65 25	65 19	65 13
53	68 30	68 08	67 87	67 69	67 52	67 38	67 25	67 13	67 03	66 95	66 87	66 81
54	70 16	69 92	69 70	69 51	69 33	69 17	69 03	68 91	68 80	68 71	68 63	68 57
55	72 13	71 87	71 64	71 43	71 24	71 07	70 92	70 78	70 67	70 57	70 49	70 42
56	74 19	73 91	73 76	73 43	73 23	73 05	72 88	72 74	72 62	72 51	72 42	72 35
57	76 35	76 06	75 79	75 54	75 32	75 12	74 95	74 80	74 68	74 55	74 45	74 37
58	78 64	78 33	78 08	77 77	77 53	77 32	77 13	76 97	76 82	76 70	76 59	76 50
59	81 06	80 72	80 40	80 12	79 56	79 33	79 13	78 97	78 82	78 69	78 58	78 50
60	83 69	83 28	82 92	82 61	82 34	82 09	81 87	81 67	81 50	81 36	81 23	81 13
61	86 34	85 95	85 58	85 26	84 96	84 68	84 44	84 23	84 05	83 89	83 75	83 64
62	89 28	88 80	88 41	88 05	87 73	87 44	87 18	86 95	86 75	86 58	86 43	86 31
63	92 30	91 84	91 42	91 08	90 68	90 37	90 09	89 84	89 62	89 43	89 27	89 14
64	95 58	95 09	94 68	94 21	93 83	93 49	93 19	92 92	92 68	92 48	92 30	92 15
65	99 08	98 55	98 06	97 61	97 20	96 83	96 50	96 21	95 95	95 73	95 53	95 37
66	102 39	102 25	101 72	101 24	100 79	100 39	100 04	99 72	99 44	99 19	98 99	98 81
67	106 83	106 21	105 64	105 12	104 64	104 21	103 82	103 47	103 17	102 90	102 67	102 48
68	111 11	110 44	109 89	109 28	108 75	108 28	107 85	107 45	107 15	106 86	106 61	106 40
69	115 69	114 98	114 31	113 70	113 15	112 64	112 18	111 77	111 41	111 10	110 82	110 59
70	120 58	119 81	119 10	118 44	117 84	117 29	116 79	116 25	115 96	115 61	115 32	115 08

15-Premiums Life Instalment Bond (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	10	11	12	13	14	15	16	17	18	19	20	21	22	
21	31	06	30	09	30	08	30	07	30	02	32	09	32	09
22	31	54	31	40	31	27	31	14	31	00	30	87	30	73
23	32	07	31	92	31	79	31	66	31	51	31	37	31	24
24	32	59	32	45	32	31	32	16	32	02	31	88	31	74
25	33	16	33	01	32	86	32	71	32	57	32	42	32	27
26	33	74	33	59	33	44	33	28	33	13	32	98	32	83
27	34	36	34	20	34	04	33	88	33	72	33	57	33	41
28	34	99	34	83	34	66	34	50	34	34	34	17	34	01
29	35	67	35	50	35	38	35	16	34	99	34	82	34	65
30	36	37	36	19	36	02	36	84	36	67	36	49	36	32
31	37	10	36	92	36	74	36	56	36	37	36	19	36	01
32	37	87	37	68	37	49	37	30	37	11	36	93	36	74
33	38	68	38	48	38	29	38	10	37	90	37	70	37	51
34	39	52	39	31	39	11	38	91	38	71	38	51	38	30
35	40	40	40	19	39	98	39	77	39	56	39	35	39	14
36	41	32	41	11	40	89	40	67	40	46	40	24	40	02
37	42	29	42	07	41	85	41	62	41	40	41	17	40	94
38	43	31	43	08	42	86	42	62	42	38	42	15	41	92
39	44	37	44	14	43	90	43	64	43	42	43	18	42	94
40	45	50	45	26	44	77	44	52	44	27	44	02	43	76
41	46	67	46	43	45	92	45	66	45	40	45	14	44	88
42	47	91	47	65	47	89	47	13	46	87	46	60	46	33
43	49	21	48	95	48	68	48	41	48	14	47	86	47	58
44	50	59	50	34	50	04	49	76	49	48	49	19	48	91
45	52	03	51	75	51	47	51	18	50	89	50	60	50	30
46	53	55	52	27	52	98	52	68	52	38	52	08	51	77
47	56	15	54	86	54	57	54	26	53	96	53	64	53	32
48	56	86	56	56	56	26	55	63	55	81	54	98	54	65
49	58	65	58	34	58	08	57	71	57	89	57	05	56	72
50	60	54	60	23	59	91	59	58	59	25	58	91	58	56
51	62	53	62	21	61	88	61	55	61	20	60	85	60	49
52	64	65	64	32	63	99	63	64	63	29	62	93	62	56
53	66	88	66	54	66	20	65	85	65	48	65	11	64	73
54	69	24	68	90	68	56	68	18	67	81	67	43	66	04
55	71	75	71	40	70	66	70	28	69	89	69	49	68	08
56	74	42	74	06	73	69	72	91	72	51	72	10	71	67
57	77	26	76	89	76	51	75	72	75	80	74	88	74	44
58	80	27	79	89	79	50	79	10	78	68	77	82	77	37
59	83	49	83	10	82	70	82	29	81	87	80	98	80	51
60	86	98	86	53	86	12	85	70	84	81	84	36	83	87
61	90	62	90	21	89	79	89	35	88	90	87	95	87	47
62	94	56	94	14	93	71	93	26	92	80	92	82	91	82
63	98	80	98	37	97	92	97	46	96	98	96	97	95	45
64	103	35	102	90	102	44	101	96	101	47	100	96	100	44
65	108	24	107	78	107	30	106	81	106	30	105	78	105	23
66	113	51	113	03	112	54	112	03	111	50	110	96	110	39
67	119	19	118	69	118	19	117	68	117	11	116	55	115	97
68	125	31	124	80	124	27	123	73	123	16	122	57	121	97
69	131	92	131	39	130	85	130	28	129	69	129	08	128	45
70	139	06	138	51	137	94	137	35	136	74	136	10	135	45
71	144	13	143	59	143	02	142	50	141	38	141	27	140	57
72	149	24	148	10	147	19	146	09	145	00	144	10	143	09
73	154	35	153	21	152	30	151	19	150	09	149	00	148	10
74	159	46	158	32	157	41	156	30	155	20	154	10	153	21
75	164	57	163	43	162	52	161	41	160	30	159	20	158	31
76	169	68	168	54	167	63	166	52	165	41	164	31	163	42
77	174	79	173	65	172	74	171	63	170	52	169	42	168	53
78	179	90	178	76	177	85	176	74	175	63	174	53	173	64
79	184	01	183	87	182	96	181	85	180	74	179	64	178	75
80	189	12	188	98	187	07	186	96	185	85	184	75	183	86
81	194	23	193	09	192	18	191	07	190	96	189	86	188	97
82	199	34	198	20	197	29	196	18	195	07	194	97	193	08
83	204	45	203	31	202	40	201	29	200	18	199	08	198	19
84	209	56	208	42	207	51	206	40	205	29	204	19	203	30
85	214	67	213	53	212	62	211	51	210	40	209	30	208	41
86	219	78	218	64	217	73	216	62	215	51	214	41	213	52
87	224	89	223	75	222	84	221	73	220	62	219	52	218	63
88	229	00	228	86	227	95	226	84	225	73	224	63	223	74
89	234	11	233	97	232	06	231	95	230	84	229	74	228	85
90	239	22	238	08	237	17	236	06	235	95	234	85	233	96
91	244	33	243	19	242	28	241	17	240	06	239	96	238	07
92	249	44	248	30	247	39	246	28	245	17	244	07	243	18
93	254	55	253	41	252	50	251	39	250	28	249	18	248	29
94	259	66	258	52	257	61	256	50	255	39	254	29	253	40
95	264	77	263	63	262	72	261	61	260	50	259	40	258	51
96	269	88	268	74	267	83	266	72	265	61	264	51	263	62
97	274	99	273	85	272	94	271	83	270	72	269	62	268	73
98	279	10	278	96	277	05	276	94	275	83	274	73	273	84
99	284	21	283	07	282	16	281	05	280	94	279	84	278	95
100	289	32	288	18	287	27	286	16	285	05	284	95	283	06

15-Premiums Life Continuous Instalment Bonds (Participating).
Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty
Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	23	24	25	26	27	28	29	30	31	32	33	34	35	
21	829 38	829 26	829 12	829 00	828 87	828 75	828 63	828 51	828 39	828 27	828 15	828 04	827 92	
22	29 81	29 68	29 55	29 42	29 30	29 17	29 05	28 92	28 80	28 68	28 56	28 45	28 33	
23	80 29	80 15	80 02	79 89	79 76	79 63	79 51	79 38	79 26	79 13	79 01	78 90	78 78	
24	30 76	30 62	30 49	30 35	30 22	30 09	29 96	29 83	29 71	29 58	29 46	29 34	29 22	
25	31 27	31 13	30 99	30 85	30 72	30 58	30 45	30 32	30 19	30 06	29 94	29 81	29 70	
26	31 79	31 65	31 50	31 36	31 22	31 09	30 95	30 82	30 68	30 55	30 43	30 30	30 18	
27	32 34	32 19	32 04	31 90	31 75	31 61	31 47	31 34	31 20	31 07	30 94	30 81	30 69	
28	32 90	32 75	32 60	32 45	32 30	32 16	32 01	31 87	31 73	31 60	31 47	31 34	31 21	
29	33 51	33 35	33 19	33 04	32 89	32 74	32 59	32 44	32 30	32 16	32 03	31 89	31 76	
30	34 18	33 96	33 80	33 64	33 49	33 33	33 18	33 03	32 88	32 74	32 60	32 46	32 33	
31	34 78	34 61	34 44	34 27	34 11	33 95	33 79	33 64	33 49	33 34	33 20	33 06	32 92	
32	35 48	35 28	35 11	34 94	34 77	34 60	34 44	34 28	34 12	33 97	33 82	33 67	33 53	
33	36 18	35 99	35 81	35 64	35 46	35 29	35 12	34 95	34 79	34 63	34 48	34 33	34 18	
34	36 92	36 73	36 54	36 35	36 17	35 99	35 82	35 65	35 48	35 31	35 15	35 00	34 85	
35	37 70	37 50	37 31	37 11	36 92	36 74	36 56	36 38	36 20	36 03	35 86	35 71	35 55	
36	38 52	38 31	38 11	37 91	37 71	37 52	37 32	37 14	36 96	36 78	36 61	36 44	36 28	
37	39 38	39 16	38 95	38 74	38 54	38 33	38 13	37 94	37 75	37 57	37 39	37 21	37 04	
38	40 29	40 06	39 84	39 62	39 41	39 19	38 99	38 78	38 58	38 39	38 20	38 02	37 84	
39	41 24	41 01	40 77	40 54	40 32	40 10	39 88	39 67	39 46	39 26	39 06	38 87	38 69	
40	42 25	42 01	41 76	41 52	41 29	41 06	40 83	40 61	40 39	40 18	39 97	39 77	39 58	
41	43 30	43 05	42 79	42 54	42 30	42 06	41 81	41 58	41 35	41 13	40 92	40 71	40 50	
42	44 42	44 15	43 88	43 62	43 36	43 11	42 86	42 61	42 37	42 14	41 91	41 69	41 48	
43	45 59	45 31	45 03	44 76	44 49	44 22	43 96	43 70	43 45	43 20	42 96	42 73	42 51	
44	46 84	46 55	46 26	45 97	45 68	45 40	45 13	44 86	44 59	44 33	44 08	43 84	43 60	
45	48 15	47 85	47 54	47 24	46 94	46 65	46 36	46 08	45 80	45 52	45 26	45 00	44 75	
46	49 54	49 22	48 91	48 59	48 28	47 97	47 66	47 37	47 07	46 78	46 51	46 23	45 97	
47	51 01	50 68	50 35	50 02	49 69	49 36	49 04	48 73	48 42	48 12	47 82	47 54	47 26	
48	52 58	52 23	51 89	51 54	51 20	50 86	50 52	50 19	49 86	49 55	49 23	48 93	48 64	
49	54 28	53 87	53 51	53 14	52 78	52 43	52 07	51 73	51 38	51 05	50 72	50 40	50 09	
50	55 98	55 61	55 23	54 85	54 47	54 10	53 73	53 36	53 00	52 65	52 30	51 96	51 63	
51	57 33	57 44	57 04	56 65	56 25	55 86	55 47	55 09	54 70	54 33	53 96	53 61	53 26	
52	59 80	59 39	58 98	58 57	58 15	57 74	57 34	56 93	56 53	56 14	55 75	55 37	55 00	
53	61 88	61 45	61 02	60 59	60 16	59 73	59 30	58 88	58 46	58 04	57 63	57 23	56 84	
54	64 09	63 64	63 20	62 75	62 30	61 85	61 40	60 95	60 51	60 07	59 63	59 22	58 80	
55	66 44	65 98	65 51	65 04	64 57	64 10	63 63	63 17	62 70	62 24	61 78	61 34	60 90	
56	68 95	68 47	67 98	67 49	67 00	66 51	66 02	65 53	65 04	64 55	64 07	63 60	63 14	
57	71 62	71 12	70 62	70 11	69 60	69 08	68 57	68 05	67 54	67 03	66 52	66 02	65 53	
58	74 46	73 94	73 41	72 89	72 35	71 81	71 27	70 73	70 19	69 66	69 12	68 60	68 08	
59	77 50	76 96	76 41	75 86	75 31	74 74	74 18	73 61	73 05	72 48	71 92	71 36	70 81	
60	80 75	80 19	79 63	79 05	78 47	77 88	77 29	76 70	76 10	75 51	74 92	74 33	73 75	
61	84 24	83 66	83 07	82 47	81 86	81 25	80 63	80 01	79 38	78 76	78 14	77 52	76 90	
62	87 98	87 37	86 76	86 13	85 50	84 86	84 21	83 56	82 90	82 25	81 59	80 94	80 29	
63	91 99	91 36	90 72	90 07	89 41	88 74	88 06	87 38	86 69	86 00	85 31	84 62	83 94	
64	96 30	95 65	94 98	94 30	93 62	92 92	92 21	91 49	90 77	90 04	89 32	88 59	87 87	
65	100 94	100 26	99 57	98 87	98 14	97 41	96 67	95 92	95 16	94 40	93 63	92 87	92 10	
66	105 94	105 24	104 51	103 78	103 02	102 26	101 50	100 69	99 90	99 09	98 28	97 48	96 67	
67	111 34	110 60	109 85	109 08	108 29	107 49	106 67	105 85	105 01	104 17	103 32	102 46	101 61	
68	117 16	116 39	115 60	114 79	113 97	113 13	112 28	111 41	110 53	109 64	108 74	107 84	106 94	
69	123 44	122 63	121 81	120 97	120 11	119 23	118 33	117 42	116 49	115 56	114 61	113 66	112 70	
70	130 22	129 38	128 52	127 64	126 74	125 81	124 87	123 91	122 94	121 95	120 95	119 95	118 94	

15-Premiums Life Continuous Instalment Bonds (Participating). Premiums for \$1,000 Payable in Yearly Instalments of \$60 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
Age.	36	37	38	39	40	41	42	43	44	45	46	47	48
21	27 81	27 71	27 60	27 50	27 40	27 31	27 22	27 13	27 04	26 95	26 85	26 75	26 65
22	28 22	28 11	28 01	27 90	27 80	27 71	27 62	27 53	27 44	27 35	27 25	27 15	27 05
23	28 67	28 56	28 45	28 35	28 25	28 15	28 05	27 96	27 88	27 80	27 72	27 65	27 58
24	29 11	29 00	28 89	28 78	28 68	28 58	28 49	28 39	28 31	28 23	28 15	28 07	27 90
25	29 58	29 46	29 35	29 25	29 14	29 04	28 95	28 85	28 77	28 68	28 60	28 53	28 46
26	30 06	29 95	29 85	29 72	29 62	29 52	29 42	29 33	29 24	29 15	29 07	28 99	28 93
27	30 57	30 45	30 33	30 22	30 12	30 01	29 91	29 82	29 73	29 64	29 56	29 49	29 41
28	31 04	30 96	30 85	30 73	30 62	30 52	30 42	30 32	30 23	30 14	30 06	29 98	29 91
29	31 63	31 51	31 39	31 28	31 17	31 06	30 98	30 88	30 79	30 69	30 59	30 51	30 44
30	32 20	32 07	31 95	31 83	31 72	31 61	31 50	31 40	31 31	31 22	31 13	31 05	30 98
31	32 79	32 66	32 53	32 41	32 29	32 18	32 07	31 97	31 87	31 78	31 69	31 61	31 53
32	33 40	33 26	33 13	33 01	32 89	32 78	32 67	32 56	32 46	32 36	32 28	32 19	32 12
33	34 04	33 90	33 77	33 64	33 52	33 40	33 29	33 18	33 08	32 98	32 89	32 81	32 73
34	34 70	34 56	34 42	34 29	34 16	34 04	33 93	33 82	33 71	33 61	33 52	33 43	33 35
35	35 40	35 25	35 11	34 97	34 84	34 72	34 60	34 48	34 37	34 27	34 18	34 09	34 00
36	36 12	35 97	35 82	35 68	35 54	35 41	35 29	35 17	35 06	34 96	34 87	34 77	34 68
37	36 88	36 72	36 57	36 42	36 28	36 15	36 02	35 90	35 78	35 67	35 57	35 48	35 39
38	37 67	37 51	37 35	37 20	37 06	36 91	36 78	36 65	36 53	36 42	36 32	36 22	36 13
39	38 51	38 34	38 17	38 01	37 86	37 71	37 58	37 44	37 32	37 20	37 10	36 99	36 90
40	39 39	39 21	39 04	38 87	38 71	38 55	38 42	38 28	38 15	38 03	37 92	37 81	37 71
41	40 31	40 12	39 95	39 78	39 59	39 44	39 29	39 14	39 01	38 89	38 78	38 65	38 55
42	41 27	41 07	40 89	40 70	40 52	40 36	40 20	40 06	39 91	39 78	39 66	39 54	39 43
43	42 29	42 08	41 88	41 69	41 50	41 33	41 16	41 01	40 86	40 72	40 59	40 47	40 35
44	43 37	43 15	42 94	42 74	42 54	42 36	42 19	42 02	41 86	41 72	41 58	41 45	41 33
45	44 51	44 28	44 05	43 81	43 64	43 46	43 28	43 09	42 92	42 76	42 62	42 48	42 36
46	45 71	45 47	45 23	45 01	44 79	44 58	44 39	44 20	44 03	43 87	43 71	43 57	43 44
47	46 99	46 73	46 45	46 24	46 01	45 79	45 58	45 38	45 20	45 03	44 86	44 71	44 57
48	48 35	48 07	47 81	47 55	47 31	47 08	46 86	46 65	46 45	46 27	46 10	45 94	45 79
49	49 78	49 49	49 21	48 94	48 68	48 43	48 20	47 97	47 76	47 57	47 39	47 22	47 06
50	51 31	51 00	50 70	50 41	50 13	49 87	49 62	49 38	49 16	48 95	48 76	48 57	48 41
51	52 92	52 59	52 27	51 97	51 67	51 39	51 12	50 87	50 63	50 41	50 20	50 00	49 82
52	54 64	54 29	53 95	53 63	53 31	53 01	52 73	52 48	52 21	51 97	51 74	51 53	51 34
53	56 46	56 09	55 73	55 38	55 05	54 73	54 43	54 14	53 86	53 61	53 37	53 14	52 94
54	58 40	58 00	57 62	57 25	56 90	56 56	56 23	55 92	55 63	55 36	55 19	54 96	54 74
55	60 47	60 05	59 64	59 25	58 87	58 51	58 16	57 83	57 52	57 22	56 95	56 69	56 45
56	62 68	62 24	61 80	61 39	60 98	60 59	60 22	59 87	59 58	59 29	58 99	58 69	58 38
57	65 06	64 58	64 12	63 67	63 24	62 83	62 43	62 05	61 69	61 35	61 03	60 73	60 45
58	67 57	67 07	66 58	66 10	65 64	65 20	64 78	64 37	63 98	63 62	63 27	62 95	62 65
59	70 27	69 74	69 22	68 72	68 23	67 76	67 30	66 87	66 45	66 05	65 65	65 34	65 02
60	73 18	72 61	72 12	71 62	71 00	70 50	70 01	69 54	69 10	68 68	68 28	67 90	67 55
61	76 80	75 76	75 11	74 54	73 99	73 45	72 94	72 43	71 95	71 49	71 04	70 66	70 28
62	79 66	79 02	78 39	77 79	77 19	76 62	76 06	75 52	75 01	74 52	74 06	73 62	73 21
63	83 26	82 59	81 93	81 28	80 64	80 03	79 43	78 86	78 31	77 78	77 28	76 81	76 37
64	87 16	86 43	85 78	85 04	84 37	83 71	83 07	82 46	81 87	81 30	80 76	80 26	79 78
65	91 34	90 59	89 84	89 11	88 39	87 68	87 00	86 35	85 71	85 10	84 52	83 97	83 46
66	95 87	95 03	94 27	93 49	92 73	91 98	91 25	90 54	89 86	89 21	88 58	87 99	87 43
67	100 76	99 91	99 07	98 24	97 42	96 62	95 84	95 08	94 36	93 65	92 97	92 34	91 73
68	106 04	105 19	104 34	103 50	102 68	101 87	101 08	100 30	99 55	98 81	98 09	97 40	96 83
69	111 75	110 79	109 86	108 90	107 98	107 07	106 17	105 30	104 46	103 65	102 86	102 10	101 41
70	117 93	116 91	115 90	114 90	113 91	112 93	111 99	111 05	110 15	109 27	108 43	107 63	106 87

15-Premiums Life Continuous Instalment Bond (Participating). Premiums for \$1,000, Payable in Yearly Instalments of \$36 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

AGE	40	50	51	52	53	54	55	56	57	58	59	60
21	\$26 60	\$26 68	\$26 57	\$26 52	\$26 48	\$26 44	\$26 40	\$26 37	\$26 34	\$26 31	\$26 29	\$26 27
22	27 18	27 02	26 97	26 92	26 87	26 83	26 79	26 76	26 73	26 70	26 68	26 66
23	27 51	27 45	27 40	27 35	27 30	27 26	27 22	27 19	27 16	27 13	27 11	27 09
24	27 34	27 38	27 32	27 27	27 23	27 19	27 15	27 12	27 09	27 06	27 04	27 01
25	28 09	28 33	28 28	28 23	28 18	28 14	28 10	28 06	28 03	28 01	27 98	27 96
26	28 36	28 80	28 74	28 69	28 64	28 60	28 56	28 52	28 49	28 47	28 44	28 42
27	29 05	29 28	29 23	29 17	29 12	29 08	29 04	29 01	28 98	28 95	28 93	28 91
28	29 34	29 78	29 72	29 67	29 62	29 57	29 53	29 50	29 47	29 44	29 42	29 40
29	30 07	30 30	30 24	30 19	30 14	30 10	30 06	30 02	29 99	29 96	29 94	29 92
30	30 41	30 84	30 78	30 73	30 68	30 63	30 59	30 55	30 52	30 49	30 47	30 45
31	31 14	31 40	31 34	31 28	31 23	31 18	31 14	31 11	31 07	31 04	31 02	31 00
32	31 46	31 98	31 91	31 86	31 80	31 76	31 72	31 69	31 65	31 62	31 59	31 57
33	32 18	32 58	32 52	32 46	32 41	32 36	32 32	32 29	32 25	32 22	32 19	32 17
34	32 49	33 20	33 14	33 08	33 03	32 98	32 93	32 89	32 86	32 83	32 80	32 78
35	33 20	33 85	33 79	33 73	33 67	33 62	33 58	33 54	33 50	33 47	33 45	33 43
36	34 00	34 53	34 46	34 40	34 34	34 29	34 24	34 20	34 17	34 14	34 11	34 09
37	34 30	35 28	35 16	35 09	35 04	34 98	34 93	34 89	34 86	34 83	34 80	34 78
38	35 04	35 96	35 89	35 83	35 77	35 71	35 66	35 62	35 58	35 55	35 52	35 50
39	35 31	36 73	36 65	36 59	36 53	36 47	36 42	36 38	36 34	36 30	36 28	36 26
40	36 02	37 54	37 46	37 39	37 33	37 27	37 22	37 17	37 13	37 10	37 07	37 04
41	36 46	38 37	38 29	38 23	38 15	38 09	38 04	37 99	37 95	37 91	37 88	37 85
42	37 18	39 34	39 16	39 08	39 01	38 95	38 90	38 85	38 81	38 77	38 74	38 71
43	37 49	40 26	40 16	40 07	39 99	39 93	39 88	39 83	39 79	39 75	39 68	39 65
44	38 18	41 13	41 03	40 95	40 86	40 81	40 75	40 70	40 65	40 61	40 58	40 55
45	38 49	42 04	41 94	41 86	41 78	41 71	41 64	41 59	41 54	41 50	41 46	41 43
46	39 20	42 51	42 41	42 33	42 24	42 18	42 12	42 07	42 03	41 99	41 95	41 92
47	39 51	43 43	43 32	43 24	43 14	43 08	43 02	42 97	42 93	42 89	42 85	42 82
48	40 22	44 34	44 23	44 14	44 04	43 98	43 92	43 87	43 83	43 79	43 75	43 71
49	40 53	45 25	45 14	45 05	44 95	44 89	44 83	44 78	44 74	44 70	44 66	44 63
50	41 24	46 16	46 05	45 96	45 86	45 80	45 74	45 69	45 65	45 61	45 57	45 54
51	42 00	47 07	46 96	46 87	46 77	46 71	46 65	46 60	46 56	46 52	46 48	46 45
52	42 31	47 58	47 47	47 38	47 28	47 22	47 16	47 11	47 07	47 03	47 00	46 96
53	43 02	48 49	48 38	48 29	48 19	48 13	48 07	48 02	47 98	47 94	47 90	47 87
54	43 33	49 40	49 29	49 20	49 10	49 04	48 98	48 93	48 89	48 85	48 81	48 78
55	44 04	50 31	50 20	50 11	50 01	49 95	49 89	49 84	49 80	49 76	49 72	49 69
56	44 35	51 22	51 11	51 02	50 92	50 86	50 80	50 75	50 71	50 67	50 63	50 60
57	45 06	52 13	52 02	51 93	51 83	51 77	51 71	51 66	51 62	51 58	51 54	51 51
58	45 37	53 04	52 93	52 84	52 74	52 68	52 62	52 57	52 53	52 49	52 45	52 42
59	46 08	53 95	53 84	53 75	53 65	53 59	53 53	53 48	53 44	53 40	53 36	53 33
60	46 39	54 86	54 75	54 66	54 56	54 50	54 44	54 39	54 35	54 31	54 27	54 24
61	47 10	55 77	55 66	55 57	55 47	55 41	55 35	55 30	55 26	55 22	55 18	55 15
62	47 41	56 68	56 57	56 48	56 38	56 32	56 26	56 21	56 17	56 13	56 09	56 06
63	48 12	57 59	57 48	57 39	57 29	57 23	57 17	57 12	57 08	57 04	57 00	56 97
64	48 43	58 50	58 39	58 30	58 20	58 14	58 08	58 03	57 99	57 95	57 91	57 88
65	49 14	59 41	59 30	59 21	59 11	59 05	58 99	58 94	58 90	58 86	58 82	58 79
66	49 45	60 32	60 21	60 12	60 02	59 96	59 90	59 85	59 81	59 77	59 73	59 70
67	50 16	61 23	61 12	61 03	60 93	60 87	60 81	60 76	60 72	60 68	60 64	60 61
68	50 47	62 14	62 03	61 94	61 84	61 78	61 72	61 67	61 63	61 59	61 55	61 52
69	51 18	63 05	62 94	62 85	62 75	62 69	62 63	62 58	62 54	62 50	62 46	62 43
70	51 49	63 96	63 85	63 76	63 66	63 60	63 54	63 49	63 45	63 41	63 37	63 34
71	52 20	64 87	64 76	64 67	64 57	64 51	64 45	64 40	64 36	64 32	64 28	64 25
72	52 51	65 78	65 67	65 58	65 48	65 42	65 36	65 31	65 27	65 23	65 19	65 16
73	53 22	66 69	66 58	66 49	66 39	66 33	66 27	66 22	66 18	66 14	66 10	66 07
74	53 53	67 60	67 49	67 40	67 30	67 24	67 18	67 13	67 09	67 05	67 01	66 98
75	54 24	68 51	68 40	68 31	68 21	68 15	68 09	68 04	68 00	67 96	67 92	67 89
76	54 55	69 42	69 31	69 22	69 12	69 06	69 00	68 95	68 91	68 87	68 83	68 80
77	55 26	70 33	70 22	70 13	70 03	69 97	69 91	69 86	69 82	69 78	69 74	69 71
78	55 57	71 24	71 13	71 04	70 94	70 88	70 82	70 77	70 73	70 69	70 65	70 62
79	56 28	72 15	72 04	71 95	71 85	71 79	71 73	71 68	71 64	71 60	71 56	71 53
80	56 59	73 06	72 95	72 86	72 76	72 70	72 64	72 59	72 55	72 51	72 47	72 44
81	57 30	73 97	73 86	73 77	73 67	73 61	73 55	73 50	73 46	73 42	73 38	73 35
82	58 01	74 88	74 77	74 68	74 58	74 52	74 46	74 41	74 37	74 33	74 29	74 26
83	58 32	75 79	75 68	75 59	75 49	75 43	75 37	75 32	75 28	75 24	75 20	75 17
84	59 03	76 70	76 59	76 50	76 40	76 34	76 28	76 23	76 19	76 15	76 11	76 08
85	59 34	77 61	77 50	77 41	77 31	77 25	77 19	77 14	77 10	77 06	77 02	76 99
86	59 65	78 52	78 41	78 32	78 22	78 16	78 10	78 05	78 01	77 97	77 93	77 90
87	60 36	79 43	79 32	79 23	79 13	79 07	79 01	78 96	78 92	78 88	78 84	78 81
88	60 67	80 34	80 23	80 14	80 04	79 98	79 92	79 87	79 83	79 79	79 75	79 72
89	61 38	81 25	81 14	81 05	80 95	80 89	80 83	80 78	80 74	80 70	80 66	80 63
90	61 69	82 16	82 05	81 96	81 86	81 80	81 74	81 69	81 65	81 61	81 57	81 54
91	62 40	83 07	82 96	82 87	82 77	82 71	82 65	82 60	82 56	82 52	82 48	82 45
92	63 11	83 98	83 87	83 78	83 68	83 62	83 56	83 51	83 47	83 43	83 39	83 36
93	63 42	84 89	84 78	84 69	84 59	84 53	84 47	84 42	84 38	84 34	84 30	84 27
94	64 13	85 80	85 69	85 60	85 50	85 44	85 38	85 33	85 29	85 25	85 21	85 18
95	64 44	86 71	86 60	86 51	86 41	86 35	86 29	86 24	86 20	86 16	86 12	86 09
96	65 15	87 62	87 51	87 42	87 32	87 26	87 20	87 15	87 11	87 07	87 03	87 00
97	65 46	88 53	88 42	88 33	88 23	88 17	88 11	88 06	88 02	87 98	87 94	87 91
98	66 17	89 44	89 33	89 24	89 14	89 08	89 02	88 97	88 93	88 89	88 85	88 82
99	66 48	90 35	90 24	90 15	90 05	89 99	89 93	89 88	89 84	89 80	89 76	89 73
100	67 19	91 26	91 15	91 06	90 96	90 90	90 84	90 79	90 75	90 71	90 67	90 64
101	67 50	92 17	92 06	91 97	91 87	91 81	91 75	91 70	91 66	91 62	91 58	91 55
102	68 21	93 08	92 97	92 88	92 78	92 72	92 66	92 61	92 57	92 53	92 49	92 46
103	68 52	93 99	93 88	93 79	93 69	93 63	93 57	93 52	93 48	93 44	93 40	93 37
104	69 23	94 90	94 79	94 70	94 60	94 54	94 48	94 43	94 39	94 35	94 31	94 28
105	69 54	95 81	95 70	95 61	95 51	95 45	95 39	95 34	95 30	95 26	95 22	95 19
106	70 25	96 72	96 61	96 52	96 42	96 36	96 30	96 25	96 21	96 17	96 13	96 10
107	70 56	97 63	97 52	97 43	97 33	97 27	97 21	97 16	97 12	97 08	97 04	97 01
108	71 27	98 54	98 43	98 34	98 24	98 18	98 12	98 07	98 03	97 99	97 95	97 92
109	71 58	99 45	99 34	99 25	99 15	99 09	99 03	98 98	98 94	98 90	98 86	98 83
110	72 29	100 36	100 25	100 16	100 06	99 10	99 04	98 99	98 95	98 91	98 87	98 84

20-Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
	10	11	12	13	14	15	16	17	18	19	20	21	22
21	25 73	25 62	25 62	25 41	25 30	25 19	25 08	24 98	24 86	24 75	24 64	24 53	24 42
22	26 16	26 04	25 93	25 82	25 70	25 59	25 47	25 36	25 26	25 14	25 02	24 92	24 81
23	26 59	26 47	26 36	26 24	26 12	26 00	25 89	25 77	25 65	25 54	25 42	25 31	25 21
24	27 04	26 92	26 80	26 68	26 56	26 44	26 32	26 20	26 08	25 96	25 85	25 73	25 62
25	27 51	27 40	27 28	27 15	27 03	26 91	26 78	26 66	26 54	26 42	26 29	26 17	26 06
26	28 02	27 89	27 77	27 63	27 50	27 38	27 25	27 12	27 00	26 87	26 74	26 62	26 49
27	28 54	28 41	28 27	28 14	28 00	27 87	27 73	27 60	27 47	27 35	27 21	27 08	26 96
28	29 09	28 96	28 81	28 68	28 54	28 40	28 26	28 13	28 00	27 86	27 72	27 58	27 46
29	29 65	29 51	29 37	29 23	29 09	28 94	28 80	28 65	28 52	28 37	28 23	28 10	27 97
30	30 24	30 10	29 96	29 80	29 66	29 51	29 37	29 21	29 07	28 92	28 78	28 63	28 50
31	30 88	30 74	30 58	30 42	30 27	30 12	29 97	29 81	29 67	29 51	29 36	29 21	29 07
32	31 55	31 38	31 23	31 07	30 91	30 75	30 59	30 43	30 28	30 12	29 96	29 81	29 67
33	32 24	32 07	31 90	31 75	31 58	31 41	31 24	31 09	30 92	30 76	30 59	30 44	30 28
34	32 96	32 79	32 63	32 45	32 28	32 11	31 94	31 77	31 59	31 42	31 25	31 09	30 93
35	33 73	33 56	33 38	33 21	33 03	32 85	32 67	32 49	32 32	32 14	31 96	31 79	31 63
36	34 56	34 36	34 17	33 99	33 80	33 62	33 44	33 26	33 07	32 89	32 71	32 51	32 35
37	35 38	35 20	35 01	34 82	34 64	34 45	34 26	34 08	33 87	33 68	33 49	33 29	33 12
38	36 24	36 05	35 85	35 66	35 46	35 26	35 07	34 88	34 68	34 48	34 28	34 08	33 91
39	37 22	37 03	36 83	36 63	36 43	36 23	36 03	35 83	35 63	35 43	35 23	35 03	34 83
40	38 22	38 02	37 82	37 60	37 40	37 18	36 96	36 75	36 53	36 31	36 10	35 88	35 66
41	39 29	39 06	38 85	38 63	38 41	38 19	37 97	37 74	37 53	37 29	37 07	36 85	36 63
42	40 39	40 16	39 95	39 73	39 51	39 28	39 05	38 81	38 58	38 34	38 11	37 88	37 65
43	41 56	41 35	41 12	40 88	40 66	40 41	40 17	39 93	39 69	39 45	39 21	38 96	38 72
44	42 83	42 60	42 36	42 12	41 88	41 64	41 39	41 14	40 89	40 63	40 38	40 13	39 88
45	44 16	43 92	43 68	43 43	43 18	42 92	42 67	42 41	42 16	41 89	41 62	41 36	41 10
46	45 56	45 31	45 07	44 81	44 56	44 29	44 03	43 76	43 49	43 22	42 94	42 67	42 40
47	47 06	46 81	46 56	46 29	46 03	45 77	45 49	45 21	44 93	44 65	44 36	44 07	43 79
48	48 67	48 40	48 14	47 88	47 60	47 32	47 04	46 75	46 46	46 16	45 87	45 57	45 27
49	50 36	50 09	49 82	49 54	49 27	48 98	48 69	48 39	48 08	47 78	47 46	47 15	46 84
50	52 17	51 90	51 62	51 33	51 05	50 76	50 45	50 15	49 83	49 51	49 18	48 86	48 54
51	54 11	53 82	53 53	53 24	52 94	52 63	52 32	52 01	51 68	51 35	51 02	50 68	50 34
52	56 16	55 88	55 58	55 28	54 97	54 66	54 33	54 00	53 66	53 32	52 98	52 62	52 27
53	58 35	58 05	57 75	57 44	57 13	56 81	56 47	56 12	55 77	55 42	55 07	54 70	54 33
54	60 72	60 41	60 10	59 78	59 45	59 11	58 78	58 42	58 06	57 69	57 32	56 94	56 56
55	63 22	62 91	62 59	62 26	61 92	61 57	61 21	60 85	60 48	60 09	59 70	59 31	58 92
56	65 92	65 59	65 27	64 92	64 57	64 21	63 85	63 47	63 08	62 68	62 28	61 88	61 46
57	68 81	68 47	68 14	67 79	67 43	67 06	66 67	66 28	65 88	65 47	65 05	64 63	64 19
58	71 92	71 58	71 23	70 87	70 50	70 11	69 72	69 31	68 90	68 47	68 03	67 59	67 15
59	75 26	74 89	74 53	74 16	73 77	73 38	72 97	72 55	72 12	71 67	71 23	70 76	70 30
60	78 83	78 48	78 11	77 72	77 31	76 91	76 49	76 05	75 61	75 14	74 67	74 19	73 71
61	82 71	82 34	81 94	81 55	81 14	80 71	80 28	79 82	79 35	78 84	78 39	77 88	77 39
62	86 88	86 50	86 09	85 68	85 25	84 80	84 35	83 88	83 40	82 90	82 40	81 87	81 35
63	91 37	90 99	90 56	90 14	89 69	89 23	88 76	88 28	87 77	87 25	86 73	86 17	85 63
64	96 24	95 82	95 39	94 94	94 49	94 01	93 51	93 01	92 49	91 95	91 40	90 82	90 25
65	101 48	101 05	100 61	100 14	99 67	99 16	98 68	98 13	97 58	97 02	96 45	95 85	95 25
66	107 16	106 72	106 25	105 77	105 28	104 76	104 22	103 67	103 11	102 52	101 92	101 30	100 67
67	113 30	112 83	112 35	111 85	111 33	110 79	110 24	109 67	109 07	108 45	107 83	107 18	106 51
68	119 96	119 46	118 96	118 43	117 89	117 33	116 75	116 15	115 58	114 90	114 23	113 55	112 85
69	127 13	126 62	126 09	125 54	124 98	124 39	123 78	123 15	122 50	121 89	121 19	120 42	119 70
70	134 89	134 35	133 80	133 23	132 64	132 03	131 39	130 73	130 05	129 33	128 61	127 87	127 09

20-Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	23	24	25	26	27	28	29	30	31	32	33	34	35											
21	824	822	824	11	824	00	825	90	823	80	823	69	823	60	823	45	823	39	823	30	823	20	823	10
22	24	70	24	60	24	49	24	38	24	27	24	16	24	06	23	95	23	85	23	75	23	65	23	55
23	25	09	24	99	24	88	24	75	24	65	24	54	24	43	24	33	24	23	24	12	24	02	23	93
24	25	51	25	39	25	28	25	16	25	05	24	94	24	84	24	73	24	62	24	51	24	42	24	31
25	25	94	25	82	25	69	25	59	25	47	25	35	25	24	25	13	25	02	24	92	24	82	24	71
26	26	37	26	25	26	13	26	01	25	91	25	79	25	67	25	55	25	45	25	34	25	23	25	13
27	26	83	26	71	26	59	26	46	26	34	26	22	26	11	25	99	25	89	25	77	25	66	25	55
28	27	82	27	70	27	07	26	95	26	83	26	70	26	58	26	46	26	35	26	23	26	12	26	02
29	27	84	27	71	27	56	27	44	27	31	27	18	27	06	26	94	26	82	26	70	26	59	26	47
30	28	35	28	23	28	08	27	95	27	82	27	69	27	56	27	44	27	32	27	20	27	08	26	96
31	28	92	28	78	28	64	28	50	28	37	28	23	28	10	27	96	27	84	27	71	27	59	27	47
32	29	51	29	37	29	21	29	07	28	93	28	79	28	66	28	51	28	38	28	26	28	13	28	01
33	30	12	29	97	29	82	29	67	29	52	29	37	29	23	29	10	28	95	28	82	28	69	28	57
34	30	77	30	61	30	45	30	29	30	14	29	99	29	84	29	70	29	55	29	41	29	28	29	15
35	31	45	31	29	31	12	30	95	30	80	30	64	30	49	30	33	30	19	30	04	29	90	29	77
36	32	17	31	93	31	82	31	65	31	49	31	32	31	16	31	01	30	85	30	69	30	55	30	41
37	32	92	32	74	32	56	32	38	32	22	32	04	31	87	31	71	31	54	31	39	31	24	31	09
38	33	72	33	53	33	34	33	16	32	98	32	80	32	62	32	45	32	28	32	11	31	96	31	80
39	34	57	34	37	34	15	33	98	33	79	33	60	33	42	33	24	33	06	32	89	32	72	32	56
40	35	45	35	26	35	04	34	84	34	65	34	44	34	25	34	06	33	88	33	70	33	53	33	35
41	36	41	36	19	36	98	36	76	36	55	36	34	36	14	35	93	35	74	35	56	35	37	35	19
42	37	42	37	19	36	96	36	74	36	52	36	30	36	09	35	88	35	68	35	47	35	28	35	10
43	38	46	38	24	38	00	37	77	37	53	37	30	37	09	36	87	36	66	36	44	36	24	36	04
44	39	63	39	37	39	12	38	88	38	64	38	40	38	16	37	93	37	71	37	48	37	26	37	06
45	40	84	40	56	40	31	40	06	39	79	39	55	39	30	39	05	38	82	38	58	38	35	38	14
46	42	12	41	84	41	50	41	03	40	76	40	50	40	25	40	00	39	74	39	50	39	28	39	06
47	43	56	43	21	42	92	42	65	42	36	42	08	41	81	41	53	41	27	41	00	40	75	40	51
48	44	57	44	27	44	57	44	07	43	76	43	48	43	20	42	91	42	62	42	34	42	06	41	82
49	46	53	46	22	45	91	45	59	45	28	44	97	44	66	44	36	44	07	43	77	43	49	43	21
50	48	20	47	86	47	55	47	23	46	91	46	58	46	25	45	93	45	62	45	31	45	01	44	72
51	50	00	49	66	49	52	49	97	49	62	49	29	47	95	47	60	47	28	46	96	46	63	46	32
52	51	92	51	58	51	20	50	84	50	48	50	12	49	76	49	40	49	05	48	72	48	37	48	14
53	53	96	53	69	53	21	52	83	52	45	52	08	51	69	51	32	50	96	50	59	50	23	49	88
54	56	17	55	78	55	38	54	98	54	59	54	19	53	80	53	40	53	02	52	62	52	25	51	89
55	58	51	58	10	57	69	57	27	56	85	56	44	56	02	55	60	55	20	54	79	54	38	53	98
56	61	04	60	61	60	18	59	75	59	32	58	87	58	44	58	00	57	56	57	12	56	70	56	28
57	63	76	63	31	62	96	62	40	61	95	61	49	61	02	60	57	60	10	59	64	59	19	58	74
58	66	69	66	22	65	76	65	28	64	80	64	31	63	82	63	33	62	85	62	57	61	89	61	42
59	69	83	69	33	68	64	68	34	67	83	67	33	66	81	66	30	65	79	65	28	64	77	64	27
60	73	21	72	71	72	18	71	66	71	13	70	59	70	06	69	51	68	97	68	43	67	89	67	37
61	76	86	76	33	75	79	75	24	74	68	74	12	73	56	73	00	72	42	71	84	71	28	70	70
62	80	81	80	24	79	68	79	10	78	53	77	93	77	32	76	74	76	13	75	53	74	92	74	33
63	85	06	84	27	83	99	83	23	82	87	82	05	81	41	80	70	80	19	79	63	78	67	77	59
64	89	66	89	05	88	43	87	79	87	15	86	49	85	83	85	16	84	49	83	82	83	13	82	46
65	94	63	93	93	93	33	92	67	92	00	91	30	90	61	89	90	89	19	88	47	87	75	87	03
66	100	01	99	84	98	65	97	98	97	25	96	53	95	79	95	04	94	29	93	53	92	78	92	01
67	106	83	105	12	104	103	68	102	92	102	17	101	89	100	59	99	80	99	00	98	19	97	88	96
68	112	13	111	40	110	64	109	87	109	08	108	29	107	45	106	82	105	78	104	93	104	02	103	20
69	118	94	118	17	117	87	116	56	115	72	114	88	114	01	113	13	112	24	111	83	110	42	109	51
70	126	80	125	50	124	68	123	73	122	91	121	08	121	11	120	15	119	28	118	27	117	51	116	83

20-Premiums, Life Continuous Instalment Bonds (Participating).
 Yearly Premiums for \$1,000, payable in Yearly Instalments of \$60
 each for Twenty Years, and as much longer as the
 Beneficiary shall survive thereafter.

Age.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.													
	36	37	38	39	40	41	42	43	44	45	46	47	48	
21	823	01	822	92	822	83	822	74	822	66	822	59	822	50
22	823	36	823	28	823	18	823	10	823	01	823	94	823	86
23	823	73	823	64	823	55	823	46	823	37	823	28	823	19
24	823	12	823	03	823	94	823	84	823	76	823	67	823	58
25	823	51	823	42	823	33	823	24	823	15	823	06	823	97
26	824	92	824	83	824	73	824	65	824	56	824	47	824	38
27	824	25	824	25	824	25	824	25	824	25	824	25	824	25
28	824	62	824	53	824	43	824	34	824	25	824	16	824	07
29	824	01	824	92	824	83	824	74	824	65	824	56	824	47
30	824	40	824	31	824	22	824	13	824	04	824	95	824	86
31	824	79	824	70	824	61	824	52	824	43	824	34	824	25
32	824	18	824	09	824	00	824	91	824	82	824	73	824	64
33	824	57	824	48	824	39	824	30	824	21	824	12	824	03
34	824	96	824	87	824	78	824	69	824	60	824	51	824	42
35	824	35	824	26	824	17	824	08	824	99	824	90	824	81
36	824	74	824	65	824	56	824	47	824	38	824	29	824	20
37	824	13	824	04	824	95	824	86	824	77	824	68	824	59
38	824	52	824	43	824	34	824	25	824	16	824	07	824	98
39	824	91	824	82	824	73	824	64	824	55	824	46	824	37
40	824	30	824	21	824	12	824	03	824	94	824	85	824	76
41	824	69	824	60	824	51	824	42	824	33	824	24	824	15
42	824	08	824	99	824	90	824	81	824	72	824	63	824	54
43	824	47	824	38	824	29	824	20	824	11	824	02	824	93
44	824	86	824	77	824	68	824	59	824	50	824	41	824	32
45	824	25	824	16	824	07	824	98	824	89	824	80	824	71
46	824	64	824	55	824	46	824	37	824	28	824	19	824	10
47	824	03	824	94	824	85	824	76	824	67	824	58	824	49
48	824	42	824	33	824	24	824	15	824	06	824	97	824	88
49	824	81	824	72	824	63	824	54	824	45	824	36	824	27
50	824	20	824	11	824	02	824	93	824	84	824	75	824	66
51	824	59	824	50	824	41	824	32	824	23	824	14	824	05
52	824	98	824	89	824	80	824	71	824	62	824	53	824	44
53	824	37	824	28	824	19	824	10	824	01	824	92	824	83
54	824	76	824	67	824	58	824	49	824	40	824	31	824	22
55	824	15	824	06	824	97	824	88	824	79	824	70	824	61
56	824	54	824	45	824	36	824	27	824	18	824	09	824	90
57	824	93	824	84	824	75	824	66	824	57	824	48	824	39
58	824	32	824	23	824	14	824	05	824	96	824	87	824	78
59	824	71	824	62	824	53	824	44	824	35	824	26	824	17
60	824	10	824	01	824	92	824	83	824	74	824	65	824	56
61	824	49	824	40	824	31	824	22	824	13	824	04	824	95
62	824	88	824	79	824	70	824	61	824	52	824	43	824	34
63	824	27	824	18	824	09	824	00	824	91	824	82	824	73
64	824	66	824	57	824	48	824	39	824	30	824	21	824	12
65	824	05	824	96	824	87	824	78	824	69	824	60	824	51
66	824	44	824	35	824	26	824	17	824	08	824	99	824	90
67	824	83	824	74	824	65	824	56	824	47	824	38	824	29
68	824	22	824	13	824	04	824	95	824	86	824	77	824	68
69	824	61	824	52	824	43	824	34	824	25	824	16	824	07
70	824	00	824	91	824	82	824	73	824	64	824	55	824	46
71	824	39	824	30	824	21	824	12	824	03	824	94	824	85
72	824	78	824	69	824	60	824	51	824	42	824	33	824	24
73	824	17	824	08	824	99	824	90	824	81	824	72	824	63
74	824	56	824	47	824	38	824	29	824	20	824	11	824	02
75	824	95	824	86	824	77	824	68	824	59	824	50	824	41
76	824	34	824	25	824	16	824	07	824	98	824	89	824	80
77	824	73	824	64	824	55	824	46	824	37	824	28	824	19
78	824	12	824	03	824	94	824	85	824	76	824	67	824	58
79	824	51	824	42	824	33	824	24	824	15	824	06	824	97
80	824	90	824	81	824	72	824	63	824	54	824	45	824	36
81	824	29	824	20	824	11	824	02	824	93	824	84	824	75
82	824	68	824	59	824	50	824	41	824	32	824	23	824	14
83	824	07	824	98	824	89	824	80	824	71	824	62	824	53
84	824	46	824	37	824	28	824	19	824	10	824	01	824	92
85	824	85	824	76	824	67	824	58	824	49	824	40	824	31
86	824	24	824	15	824	06	824	97	824	88	824	79	824	70
87	824	63	824	54	824	45	824	36	824	27	824	18	824	09
88	824	02	824	93	824	84	824	75	824	66	824	57	824	48
89	824	41	824	32	824	23	824	14	824	05	824	96	824	87
90	824	80	824	71	824	62	824	53	824	44	824	35	824	26
91	824	19	824	10	824	01	824	92	824	83	824	74	824	65
92	824	58	824	49	824	40	824	31	824	22	824	13	824	04
93	824	97	824	88	824	79	824	70	824	61	824	52	824	43
94	824	36	824	27	824	18	824	09	824	00	824	91	824	82
95	824	75	824	66	824	57	824	48	824	39	824	30	824	21
96	824	14	824	05	824	96	824	87	824	78	824	69	824	60
97	824	53	824	44	824	35	824	26	824	17	824	08	824	99
98	824	92	824	83	824	74	824	65	824	56	824	47	824	38
99	824	31	824	22	824	13	824	04	824	95	824	86	824	77
100	824	70	824	61	824	52	824	43	824	34	824	25	824	16
101	824	09	824	00	824	91	824	82	824	73	824	64	824	55
102	824	48	824	39	824	30	824	21	824	12	824	03	824	94
103	824	87	824	78	824	69	824	60	824	51	824	42	824	33
104	824	26	824	17	824	08	824	99	824	90	824	81	824	72
105	824	65	824	56	824	47	824	38	824	29	824	20	824	11
106	824	04	824	95	824	86	824	77	824	68	824	59	824	50
107	824	43	824	34	824	25	824	16	824	07	824	98	824	89
108	824	82	824	73	824	64	824	55	824	46	824	37	824	28
109	824	21	824	12	824	03	824	94	824	85	824	76	824	67
110	824	60	824	51	824	42	824	33	824	24	824	15	824	06
111	824	99	824	90	824	81	824	72	824	63	824	54	824	45
112	824	38	824	29	824	20	824	11	824	02	824	93	824	84
113	824	77	824	68	824	59	824	50	824	41	824	32	824	23
114	824	16	824	07	824	98	824	89	824	80	824	71	824	62
115	824	55	824	46	824									

20-Premiums Life Continuous Instalment Bonds (Participating). Yearly Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	49	50	51	52	53	54	55	56	57	58	59	60
21	\$22 06	\$22 01	\$21 96	\$21 93	\$21 88	\$21 86	\$21 82	\$21 80	\$21 76	\$21 75	\$21 72	\$21 70
22	22 41	22 36	22 30	22 27	22 23	22 20	22 16	22 14	22 10	22 09	22 06	22 04
23	22 76	22 71	22 67	22 62	22 58	22 55	22 51	22 49	22 45	22 44	22 41	22 40
24	23 13	23 08	23 04	22 99	22 96	22 92	22 88	22 86	22 83	22 81	22 78	22 77
25	23 52	23 46	23 42	23 38	23 35	23 30	23 26	23 24	23 21	23 19	23 16	23 15
26	23 91	23 87	23 82	23 77	23 72	23 69	23 66	23 63	23 60	23 58	23 55	23 54
27	24 31	24 27	24 22	24 17	24 13	24 10	24 06	24 03	24 00	23 98	23 95	23 94
28	24 76	24 70	24 65	24 60	24 56	24 53	24 49	24 46	24 43	24 41	24 38	24 37
29	25 19	25 14	25 09	25 04	24 99	24 96	24 92	24 89	24 88	24 84	24 81	24 80
30	25 65	25 59	25 54	25 49	25 44	25 41	25 37	25 35	25 31	25 29	25 26	25 25
31	26 13	26 08	26 02	25 97	25 94	25 90	25 86	25 83	25 79	25 77	25 76	25 73
32	26 63	26 57	26 52	26 47	26 43	26 39	26 35	26 32	26 29	26 27	26 25	26 22
33	27 15	27 09	27 04	26 98	26 95	26 90	26 86	26 83	26 80	26 78	26 76	26 73
34	27 69	27 63	27 57	27 53	27 48	27 44	27 39	27 37	27 33	27 31	27 29	27 28
35	28 27	28 19	28 15	28 09	28 04	28 00	27 97	27 93	27 89	27 87	27 85	27 82
36	28 86	28 79	28 74	28 68	28 63	28 58	28 55	28 51	28 49	28 46	28 43	28 41
37	29 48	29 41	29 36	29 30	29 26	29 20	29 16	29 12	29 10	29 06	29 04	29 02
38	30 12	30 05	29 99	29 94	29 88	29 83	29 80	29 76	29 73	29 70	29 68	29 65
39	30 80	30 74	30 67	30 61	30 56	30 52	30 47	30 43	30 40	30 37	30 35	30 32
40	31 53	31 46	31 40	31 32	31 28	31 23	31 18	31 14	31 11	31 07	31 05	31 02
41	32 28	32 21	32 14	32 08	32 02	31 97	31 92	31 87	31 84	31 81	31 78	31 75
42	33 09	33 00	32 98	32 87	32 81	32 75	32 70	32 67	32 63	32 59	32 57	32 55
43	33 92	33 84	33 76	33 69	33 63	33 57	33 52	33 49	33 44	33 40	33 38	33 36
44	34 83	34 74	34 66	34 59	34 53	34 47	34 41	34 36	34 32	34 29	34 26	34 23
45	35 77	35 68	35 59	35 52	35 45	35 39	35 33	35 28	35 24	35 21	35 17	35 15
46	36 77	36 67	36 59	36 50	36 43	36 36	36 31	36 25	36 22	36 17	36 13	36 11
47	37 85	37 74	37 64	37 56	37 49	37 41	37 35	37 29	37 25	37 21	37 17	37 14
48	38 98	38 88	38 77	38 68	38 60	38 53	38 47	38 41	38 35	38 31	38 28	38 24
49	40 19	40 07	39 97	39 87	39 79	39 70	39 63	39 57	39 52	39 47	39 43	39 40
50	41 49	41 37	41 25	41 15	41 06	40 98	40 89	40 83	40 77	40 73	40 68	40 64
51	42 88	42 74	42 62	42 50	42 41	42 31	42 24	42 17	42 11	42 06	42 00	41 96
52	44 35	44 20	44 07	43 96	43 86	43 75	43 66	43 59	43 52	43 47	43 41	43 38
53	45 93	45 78	45 63	45 50	45 39	45 29	45 19	45 11	45 03	44 97	44 93	44 88
54	47 64	47 47	47 32	47 18	47 05	46 94	46 84	46 75	46 68	46 61	46 55	46 50
55	49 45	49 27	49 10	48 96	48 81	48 69	48 58	48 49	48 40	48 33	48 27	48 21
56	51 42	51 22	51 04	50 87	50 72	50 59	50 47	50 36	50 28	50 20	50 13	50 08
57	53 52	53 31	53 11	52 93	52 77	52 62	52 50	52 38	52 29	52 20	52 12	52 06
58	55 81	55 57	55 35	55 16	54 99	54 82	54 69	54 56	54 45	54 36	54 28	54 21
59	58 25	57 99	57 75	57 55	57 36	57 18	57 02	56 89	56 77	56 67	56 58	56 51
60	60 89	60 62	60 36	60 13	59 93	59 73	59 57	59 41	59 29	59 17	59 07	58 99
61	63 76	63 48	63 18	62 92	62 70	62 48	62 30	62 13	61 99	61 87	61 76	61 66
62	66 84	66 52	66 20	65 93	65 69	65 46	65 26	65 08	64 92	64 78	64 67	64 56
63	70 18	69 82	69 50	69 20	68 92	68 67	68 45	68 25	68 08	67 93	67 81	67 69
64	73 81	73 41	73 06	72 73	72 43	72 15	71 91	71 70	71 51	71 34	71 19	71 07
65	77 73	77 30	76 92	76 56	76 22	75 92	75 66	75 42	75 21	75 02	74 86	74 73
66	82 00	81 53	81 10	80 70	80 34	80 02	79 72	79 46	79 23	79 02	78 86	78 70
67	86 51	86 10	85 63	85 20	84 80	84 44	84 12	83 83	83 58	83 35	83 16	82 99
68	91 62	91 07	90 56	90 08	89 64	89 25	88 89	88 58	88 29	88 05	87 83	87 65
69	97 04	96 44	95 88	95 36	94 88	94 45	94 06	93 70	93 39	93 12	92 89	92 68
70	102 98	102 27	101 65	101 08	100 56	100 08	99 65	99 27	98 92	98 62	98 35	98 15

Twenty Annual Premium Rates Continuous Instalment Endowment Bonds of \$1,000, payable in annual instalments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment Period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24															
21	49	94	49	73	49	51	49	29	49	07	48	85	48	61	48	38	48	15	47	92	47	69	47	46	47	28	47	00	46	77
22	49	88	49	67	49	45	49	22	48	99	48	76	48	53	48	29	48	05	47	82	47	58	47	84	47	10	46	87	46	68
23	49	85	49	63	49	40	49	17	48	94	48	70	48	46	48	22	47	98	47	74	47	49	47	24	47	00	46	76	46	51
24	48	82	49	60	49	37	49	13	48	89	48	65	48	41	48	16	47	91	47	66	47	41	47	15	46	90	46	65	46	40
25	49	80	49	57	49	33	49	09	48	85	48	60	48	35	48	10	47	84	47	59	47	33	47	07	46	81	46	55	46	29
26	49	79	49	56	49	32	49	07	48	83	48	57	48	32	48	06	47	80	47	53	47	27	47	00	46	78	46	47	46	20
27	49	80	49	56	48	32	49	07	48	82	48	56	48	30	48	03	47	76	47	49	47	22	46	95	46	67	46	40	46	13
28	49	82	49	57	49	33	49	07	48	81	48	55	48	28	48	01	47	74	47	46	47	18	46	90	46	62	46	34	46	06
29	49	85	49	60	49	35	49	09	48	83	48	56	48	29	48	01	47	73	47	45	47	17	46	88	46	69	46	30	46	02
30	49	90	49	65	49	39	49	13	48	87	48	59	48	32	48	04	47	75	47	46	47	17	46	88	46	68	46	28	46	00
31	49	93	49	71	49	46	49	19	48	92	48	64	48	36	48	07	47	78	47	49	47	19	46	89	46	69	46	29	46	00
32	50	06	49	80	49	54	49	27	48	99	48	71	48	43	48	14	47	84	47	54	47	24	46	93	46	62	46	31	46	00
33	50	17	49	91	49	64	49	37	49	09	48	81	48	52	48	22	47	92	47	61	47	30	46	99	46	68	46	36	46	04
34	50	31	50	05	49	78	49	50	49	22	48	94	48	64	48	33	48	03	47	72	47	40	47	07	46	76	46	44	46	12
35	50	48	50	22	49	95	49	67	49	39	49	09	48	79	48	48	48	17	47	86	47	54	47	21	46	89	46	56	46	23
36	50	63	50	41	50	14	49	86	49	57	49	27	48	97	48	66	48	34	48	02	47	70	47	37	47	04	46	70	46	06
37	50	92	50	65	50	38	50	09	49	80	49	50	49	19	48	88	48	56	48	24	47	90	47	57	47	23	46	89	46	05
38	51	20	50	93	50	65	50	36	50	07	49	76	49	46	49	14	48	81	48	48	15	47	82	47	47	47	12	46	77	
39	51	52	51	24	50	96	50	67	50	37	50	07	49	75	49	43	49	10	48	77	48	43	48	09	47	74	47	39	47	03
40	51	83	51	61	51	32	51	03	50	73	50	42	50	10	49	77	49	45	49	11	48	76	48	42	48	06	47	71	47	04
41	52	31	52	03	51	74	51	45	51	14	50	83	50	51	50	18	49	85	49	51	49	16	48	80	48	45	48	08	47	02
42	52	79	52	51	52	22	51	92	51	62	51	30	50	98	50	65	50	31	49	96	49	61	49	25	48	69	48	52	48	15
43	53	34	53	05	52	76	52	46	52	15	51	83	51	50	51	17	50	82	50	47	50	12	49	76	49	39	49	02	48	04
44	53	95	53	67	53	37	53	07	52	75	52	43	52	10	51	76	51	42	51	07	50	71	50	34	49	97	49	59	49	21
45	54	65	54	36	54	06	53	75	53	44	53	11	52	78	52	44	52	09	51	73	51	37	51	00	50	62	50	23	49	05
46	55	45	55	14	54	84	54	53	54	21	53	88	53	54	53	20	52	35	52	48	52	12	51	74	51	86	50	97	50	08
47	56	31	56	01	55	71	55	39	55	07	54	74	54	40	54	06	53	69	53	33	52	95	52	57	52	19	51	79	51	40
48	57	29	56	99	56	68	56	37	56	04	55	71	55	36	55	01	54	64	54	27	53	90	53	51	53	12	52	72	52	33
49	58	37	58	07	57	76	57	44	57	11	56	78	56	43	56	07	55	70	55	33	54	94	54	55	54	15	53	75	53	34
50	59	58	59	28	58	96	58	64	58	30	57	96	57	61	57	24	56	87	56	49	56	10	55	70	55	80	54	89	54	47
51	60	92	60	61	60	29	59	96	59	62	59	28	58	92	58	55	58	17	57	73	57	39	56	98	56	87	56	16	55	73
52	62	41	62	09	61	77	61	44	61	10	60	74	60	38	60	00	59	29	58	83	58	41	57	99	57	87	57	07	57	13
53	64	06	63	74	63	41	63	07	62	72	62	36	61	99	61	61	61	22	60	82	60	41	59	99	59	56	59	15	58	09
54	66	88	66	55	65	21	64	87	64	52	64	15	63	77	63	39	62	58	62	16	61	73	61	30	60	60	50	60	40	60
55	67	85	67	52	67	18	66	89	66	47	66	09	65	71	65	31	64	91	64	49	64	06	63	62	63	18	62	72	62	26
56	70	03	69	72	69	38	69	03	68	65	68	27	67	87	67	47	67	05	66	62	66	19	65	74	65	28	64	82	64	34
57	72	47	72	12	71	77	71	40	71	02	70	63	70	23	69	81	69	39	68	95	68	50	68	04	67	57	67	10	66	61
58	75	13	74	78	74	41	74	04	73	65	73	25	72	84	72	41	71	97	71	52	71	06	70	59	70	11	69	62	69	12
59	78	04	77	68	77	31	76	92	76	52	76	11	75	69	75	25	74	80	74	34	73	87	73	38	72	89	72	88	71	86
60	81	23	80	86	80	43	80	08	79	67	79	25	78	81	78	36	77	90	77	42	76	93	76	43	75	92	75	40	74	87

Twenty Annual Premium Rates Continuous Instalment Endowment Bonds of \$1,000, payable in annual instalments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39															
21	46	55	43	82	46	10	45	89	45	68	45	47	45	27	45	08	44	90	44	72	44	54	44	88	44	22	44	08	45	94
22	46	40	46	17	45	94	45	72	45	50	45	29	45	09	44	59	44	69	44	51	44	88	44	16	44	00	43	85	43	71
23	46	27	46	04	45	80	45	57	45	35	45	13	44	92	44	71	44	51	44	82	44	34	43	96	43	80	43	64	43	50
24	46	15	45	91	45	67	45	43	45	20	44	97	44	75	44	54	44	88	44	14	43	96	43	77	43	60	43	43	43	28
25	46	04	45	79	45	54	45	29	45	04	44	82	44	59	44	37	44	16	43	95	43	76	43	57	43	40	43	23	43	07
26	45	94	45	68	45	42	45	17	44	92	44	68	44	44	41	22	44	00	43	79	43	59	43	39	43	21	43	04	42	58
27	45	86	45	59	45	32	45	06	44	81	44	56	44	32	44	08	43	85	43	64	43	43	43	23	43	04	42	86	42	70
28	45	78	45	51	45	24	44	97	44	70	44	44	44	19	43	96	43	72	43	49	43	27	43	07	42	88	42	69	42	52
29	45	79	45	44	45	16	44	89	44	61	44	35	44	09	43	84	43	60	43	85	43	14	42	98	42	78	42	54	42	36
30	45	69	45	40	45	11	44	83	44	55	44	27	44	01	43	75	43	50	43	26	43	08	42	81	42	60	42	40	42	22
31	45	68	45	38	45	08	44	79	44	50	44	22	43	95	43	68	43	42	43	17	42	98	42	71	42	49	42	29	42	10
32	45	69	45	38	45	08	44	78	44	49	44	19	43	91	43	68	43	37	43	11	42	96	42	68	42	41	42	20	42	00
33	45	78	45	41	45	10	44	79	44	48	44	18	43	89	43	61	43	34	43	07	42	82	42	58	42	35	42	14	41	98
34	45	80	45	47	45	15	44	83	44	62	44	21	43	91	43	62	43	34	43	07	42	81	42	56	42	32	42	16	41	89
35	45	90	45	57	45	24	44	91	44	59	44	28	43	97	43	67	43	38	43	10	42	88	42	58	42	33	42	10	41	89
36	46	03	45	70	45	37	45	04	44	71	44	37	44	06	43	75	43	45	43	15	42	89	42	68	42	38	42	14	41	92
37	46	21	45	86	45	52	45	19	44	85	44	51	44	19	43	86	43	57	43	28	42	99	42	72	42	45	42	22	41	99
38	46	42	46	07	45	72	45	38	45	04	44	70	44	37	44	04	43	78	43	48	43	18	42	86	42	59	42	34	42	10
39	46	68	46	32	45	97	45	61	45	26	44	92	44	58	44	25	43	95	43	62	43	32	43	08	42	76	42	50	42	26
40	46	98	46	82	46	26	45	90	45	54	45	19	44	85	44	51	44	18	43	85	43	56	43	26	42	98	42	72	42	47
41	47	35	46	98	46	61	46	25	45	89	45	58	45	17	44	88	44	49	44	17	43	85	43	55	43	25	42	99	42	73
42	47	79	47	41	47	03	46	66	46	29	45	98	45	57	45	21	44	87	44	54	44	21	43	91	43	61	43	38	43	08
43	48	27	47	89	47	51	47	13	46	75	46	88	46	01	45	65	45	30	44	96	44	63	44	31	44	01	43	73	43	45
44	48	83	48	44	48	06	47	67	47	29	46	91	46	53	46	17	45	81	45	46	45	12	44	80	44	45	44	19	43	91
45	49	46	49	07	48	68	48	29	47	90	47	51	47	13	46	75	46	39	46	08	45	69	45	38	45	04	44	73	44	44
46	50	18	49	79	49	39	48	99	48	59	48	20	47	81	47	43	47	05	46	69	46	34	46	00	45	67	45	36	45	06
47	51	00	50	59	50	19	49	78	49	38	48	98	48	58	48	19	47	81	47	44	47	07	46	72	46	39	46	07	45	76
48	51	91	51	50	51	09	50	67	50	26	49	85	49	44	49	05	48	66	48	23	47	91	47	55	47	20	46	87	46	56
49	52	93	52	51	52	09	51	67	51	25	50	83	50	42	50	01	49	61	49	22	48	84	48	47	48	11	47	77	47	45
50	54	05	53	62	53	20	52	77	52	34	51	92	51	49	51	08	50	67	50	27	49	88	49	50	49	13	48	78	48	44
51	55	30	54	87	54	43	53	99	53	56	53	12	52	69	52	28	51	85	51	43	51	03	50	64	50	26	49	90	49	55
52	56	70	55	26	55	81	55	36	54	92	54	47	54	03	53	59	53	16	52	73	52	32	51	92	51	53	51	15	50	79
53	58	24	57	79	57	33	56	88	56	42	55	96	55	51	55	05	54	61	54	15	53	75	53	33	52	93	52	54	52	16
54	59	94	59	48	59	01	58	55	58	08	57	61	57	14	56	68	56	22	55	76	55	32	54	89	54	47	54	07	53	68
55	61	79	61	82	60	84	60	36	59	87	59	89	58	91	58	43	57	96	57	49	57	08	56	59	56	15	55	72	55	32
56	63	86	63	88	62	88	62	39	61	89	61	99	60	89	60	40	59	90	59	42	58	95	58	48	58	02	57	58	57	16
57	66	11	65	61	65	11	64	60	64	08	63	87	63	05	62	54	62	03	61	52	61	03	60	54	60	07	59	61	59	16
58	68	61	68	09	67	57	67	04	66	51	65	97	65	44	64	91	64	88	63	85	68	34	62	83	62	39	61	85	61	38
59	71	83	70	80	70	26	69	72	69	17	68	62	68	07	67	50	66	94	66	40	65	86	65	83	64	81	64	30	63	80
60	74	82	73	77	73	21	72	64	72	07	71	49	70	92	70	94	69	76	69	19	68	63	68	07	67	52	66	93	66	46

Twenty Annual Premium Rates Continuous Instalment Endowment Bonds of \$1,000 payable in annual instalments of \$50 each for twenty years and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment period, then twenty annual instalments of \$50 each shall be paid to the Insured (or Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																
Age.	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	
21.48	81.48	69.48	58.48	47.48	37.48	28.48	20.48	18.48	06.48	00.42	94.42	90.42	85.42	81.42	78	
22.48	87.48	45.48	39.48	29.48	18.48	08.48	05.42	03.42	02.42	75.42	69.42	64.42	60.42	56.42	53	
23.48	86.48	28.48	11.48	00.42	90.42	81.42	74.42	69.42	67.42	61.42	46.42	41.42	36.42	32.42	28	
24.48	14.48	01.42	89.42	77.42	67.42	58.42	49.42	41.42	34.42	28.42	22.42	17.42	12.42	08.42	05	
25.42	89.42	79.42	67.42	55.42	44.42	35.42	26.42	18.42	11.42	04.41	98.41	93.41	89.41	85.41	81	
26.42	78.42	59.42	46.42	34.42	23.42	13.42	04.41	03.41	02.41	83.41	82.41	76.41	71.41	66.41	62.41	58
27.42	64.42	40.42	26.42	14.42	03.42	01.42	01.41	01.41	01.41	61.41	55.41	49.41	44.41	40.41	37	
28.42	66.42	22.42	06.41	95.41	89.41	78.41	68.41	54.41	47.41	40.41	34.41	29.41	24.41	19.41	16	
29.42	19.42	04.41	90.41	77.41	65.41	54.41	44.41	35.41	26.41	21.41	15.41	09.41	04.41	00.40	96	
30.42	05.41	89.41	74.41	61.41	49.41	38.41	28.41	19.41	11.41	03.40	97.40	92.40	87.40	82.40	78	
31.41	92.41	76.41	61.41	47.41	34.41	22.41	12.41	03.40	95.40	89.40	81.40	76.40	71.40	66.40	62	
32.41	82.41	65.41	49.41	35.41	22.41	10.41	00.40	90.40	83.40	74.40	68.40	62.40	57.40	52.40	48	
33.41	74.41	57.41	40.41	26.41	12.41	00.40	89.40	79.40	71.40	63.40	56.40	50.40	45.40	40.40	36	
34.41	70.41	52.41	35.41	20.41	08.40	89.40	82.40	72.40	63.40	55.40	48.40	42.40	37.40	32.40	28	
35.41	69.41	50.41	33.41	17.41	08.40	80.40	73.40	63.40	59.40	51.40	43.40	37.40	32.40	27.40	23	
36.41	71.41	51.41	34.41	17.41	08.40	69.40	77.40	67.40	57.40	49.40	41.40	35.40	29.40	24.40	20	
37.41	73.41	53.41	36.41	28.41	07.40	68.40	80.40	70.40	60.40	52.40	44.40	38.40	32.40	26.40	22	
38.41	68.41	48.41	31.41	16.41	06.40	69.40	77.40	67.40	57.40	49.40	41.40	35.40	29.40	24.40	20	
39.42	63.41	43.41	26.41	11.41	01.40	69.40	78.40	68.40	58.40	50.40	42.40	36.40	30.40	25.40	21	
40.42	28.42	01.41	88.41	68.41	48.41	31.41	17.41	05.40	94.40	84.40	76.40	69.40	62.40	57.40	53	
41.42	49.42	27.42	06.41	87.41	70.41	54.41	40.41	27.41	16.41	06.40	97.40	90.40	83.40	77.40	72	
42.42	82.42	59.42	37.42	17.41	99.41	83.41	68.41	55.41	44.41	33.41	24.41	16.41	09.41	03.40	98	
43.48	20.42	06.42	74.42	58.42	45.42	32.42	18.42	02.41	89.41	77.41	63.41	53.41	45.41	41.41	38.41	29
44.48	65.48	40.46	27.42	06.42	77.42	59.42	44.42	29.42	17.42	06.41	96.41	87.41	79.41	72.41	66	
45.44	17.48	92.48	68.48	46.48	26.48	08.42	92.42	77.42	64.42	52.42	42.42	33.42	25.42	17.42	11	
46.44	78.44	52.44	27.44	05.48	84.48	65.48	48.48	33.48	19.48	07.42	96.42	86.42	78.42	70.42	64	
47.45	47.45	20.44	95.44	72.44	50.44	30.44	12.48	96.48	82.48	69.48	57.48	47.48	38.48	30.48	23	
48.46	20.46	98.46	72.46	48.46	25.46	05.44	86.44	69.44	54.44	40.44	28.44	17.44	08.48	09.48	92	
49.47	14.46	85.46	58.46	33.46	09.46	88.46	68.46	50.46	34.46	20.46	07.44	96.44	86.44	77.44	69	
50.48	12.47	82.47	54.47	28.47	08.46	81.46	60.46	41.46	24.46	09.45	95.45	89.45	78.45	69.45	55	
51.49	22.48	91.48	61.48	34.48	08.47	84.47	63.47	43.47	26.47	09.46	94.46	81.46	70.46	59.46	51	
52.50	45.50	12.49	81.49	58.49	26.49	01.48	78.48	57.48	38.48	21.48	05.47	91.47	79.47	68.47	58	
53.51	80.51	46.51	14.50	84.50	56.50	29.50	05.49	88.49	69.49	45.49	28.49	13.49	00.48	88.48	78	
54.52	90.52	95.52	61.52	29.51	99.51	72.51	46.51	22.51	01.50	81.50	63.50	48.50	33.50	20.50	09	
55.54	98.54	55.54	20.53	88.53	55.53	26.52	98.52	79.52	50.52	29.52	10.51	99.51	77.51	64.51	51	
56.56	76.56	36.55	98.55	69.55	29.54	98.54	69.54	43.54	18.53	95.53	75.53	66.53	40.53	24.53	11	
57.58	78.58	81.57	92.57	55.57	19.56	86.56	55.56	26.56	00.55	76.55	54.55	34.55	16.54	99.54	86	
58.60	92.60	48.60	07.59	67.59	30.58	94.58	61.58	30.58	02.57	76.57	52.57	30.57	10.56	93.56	77	
59.63	32.62	86.62	42.62	00.61	60.61	22.60	86.60	59.60	29.59	95.59	69.59	45.59	24.59	04.58	87	
60.65	95.65	46.64	99.64	54.64	11.63	71.63	34.62	98.62	65.62	34.62	06.61	80.61	57.61	36.61	17	

Twenty Annual Premium Rates Continuous Instalment Endowment Bonds of \$1,000 payable in annual instalments of \$50 each, for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY.							ANNUAL PREMIUMS AFTER DEATH OF BENEFICIARY.				ENDOWMENT BONDS.
Age.							Life Bonds.				
	55	56	57	58	59	60	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	
21 42	74 42	72 42	69 42	67 42	65 42	62	\$14 10	\$35 47	\$26 28	\$21 64	\$42 57
22 12	49 42	46 42	44 42	41 42	39 42	38	14 40	36 01	26 59	21 98	42 31
23 12	25 42	22 42	20 42	17 42	15 42	14	14 79	35 57	27 02	22 38	42 07
24 12	01 41	99 41	95 41	94 41	92 41	90	15 08	37 14	27 44	22 70	41 58
25 41	78 41	75 41	72 41	70 41	68 41	66	15 48	37 73	27 89	23 06	41 59
26 41	56 41	52 41	49 41	47 41	45 41	43	15 81	38 34	28 36	23 47	41 58
27 41	33 41	30 41	28 41	25 41	23 41	21	16 20	38 98	28 89	23 87	41 15
28 41	12 41	09 41	06 41	04 41	02 41	00	16 62	39 63	29 82	24 30	40 93
29 40	92 40	89 40	87 40	84 40	82 40	80	17 06	40 31	30 64	24 73	40 72
30 40	75 40	71 40	69 40	66 40	64 40	62	17 51	41 01	30 87	25 18	40 55
31 40	58 40	55 40	52 40	50 40	48 40	46	17 99	41 73	30 92	25 56	40 35
32 40	44 40	41 40	38 40	36 40	34 40	32	18 60	42 48	31 49	26 15	40 24
33 40	32 40	29 40	26 40	24 40	21 40	19	19 03	43 25	32 09	26 56	40 12
34 40	24 40	20 40	17 40	15 40	12 40	10	19 60	44 06	32 70	27 19	40 08
35 40	19 40	15 40	12 40	09 40	07 40	06	20 19	44 88	33 34	27 75	39 97
36 40	16 40	12 40	09 40	06 40	04 40	02	20 82	45 74	34 00	28 38	39 84
37 40	14 40	10 40	07 40	04 40	02 40	00	21 48	46 63	34 69	28 94	39 68
38 40	12 40	08 40	05 40	02 40	00 40	00	22 18	47 55	35 35	29 57	39 51
39 40	10 40	06 40	03 40	01 40	00 40	00	22 92	48 50	36 15	30 24	39 35
40 40	47 40	43 40	40 40	37 40	34 40	32	23 71	49 49	36 95	30 94	40 23
41 40	67 40	63 40	59 40	56 40	53 40	51	24 54	50 51	37 76	31 67	40 49
42 40	88 40	84 40	80 40	76 40	73 40	70	25 42	51 57	38 61	32 45	40 62
43 41	24 41	19 41	15 41	12 41	09 41	07	26 36	52 68	39 50	33 33	40 97
44 41	61 41	57 41	53 41	49 41	45 41	43	27 35	53 82	40 44	34 13	41 34
45 42	04 42	01 42	98 41	94 41	90 41	87	28 41	55 02	41 42	35 04	41 77
46 42	58 42	53 42	49 42	44 42	41 42	38	29 54	56 27	42 45	35 00	42 23
47 43	17 43	12 43	07 43	04 43	02 43	00	30 74	57 56	43 52	35 08	42 55
48 43	86 43	79 43	74 43	70 43	66 43	63	32 01	58 94	44 68	35 12	43 51
49 44	62 44	55 44	50 44	45 44	41 44	38	33 38	60 33	45 88	35 27	44 25
50 45	47 45	41 45	36 45	30 45	26 45	22	34 82	61 80	47 15	36 51	45 08
51 46	43 46	35 46	29 46	24 46	19 46	15	36 26	63 28	48 49	37 23	45 01
52 47	50 47	42 47	35 47	30 47	25 47	20	38 60	64 82	49 90	38 49	45 04
53 48	68 48	60 48	53 48	47 48	42 48	37	40 76	66 40	51 39	39 71	45 07
54 49	99 49	90 49	82 49	77 49	70 49	65	44 63	68 54	53 62	41 39	45 10
55 51	40 51	31 51	22 51	15 51	09 51	03	43 62	70 17	54 65	43 02	50 84
56 52	99 52	89 52	80 52	72 52	65 52	59	45 24	72 03	56 44	44 86	52 38
57 54	72 54	60 54	50 54	42 54	34 54	28	48 01	74 05	58 37	46 58	54 05
58 56	63 56	50 56	39 56	30 56	22 56	15	50 44	76 19	60 35	48 35	55 50
59 58	72 58	58 58	46 58	36 58	27 58	19	53 03	78 42	63 54	50 48	57 94
60 61	00 60	85 60	72 60	61 60	51 60	43	55 80	80 76	64 85	53 69	60 13
61							58 77	83 24	67 35	56 24	
62							61 95	85 97	69 02	57 20	
63							65 35	88 65	72 03	58 38	
64							68 99	91 63	75 28	59 68	
65							72 90	94 80	79 31	60 24	
66							77 08	98 18	82 90	61 16	
67							81 57	101 79	86 78	62 99	
68							86 37	105 64	90 97	63 98	
69							91 53	109 96	96 50	64 94	
70							97 05	114 15	100 40	66 91	

Largest Amount of Insurance it will write on a Single Life, \$20,000. Premiums for each \$1,000 Insurance (Participating.)

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.						TERM RATES Nonparticipating	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	10 Years.	20 Years.
20	17 86	33 08	30 08	25 44	103 41	85 47	67 07	53 49	39 82	25 40	12 08	12 00
21	18 36	40 32	30 61	25 90	103 50	85 57	67 18	53 61	39 96	25 56	12 23	12 80
22	18 70	41 03	31 16	26 38	103 60	85 68	67 30	53 74	39 11	25 74	12 49	13 00
23	19 30	41 78	31 73	26 87	103 70	85 78	67 42	53 87	39 25	25 92	12 70	13 21
24	19 89	42 56	32 34	27 39	103 80	85 90	67 54	53 00	39 42	26 11	12 91	13 43
25	20 40	43 37	32 97	27 93	103 91	86 02	67 68	53 17	39 61	26 38	13 12	13 66
26	20 93	44 22	33 62	28 50	104 03	86 15	67 82	53 34	39 80	26 57	13 33	13 90
27	21 48	45 10	34 31	29 09	104 16	86 29	67 98	53 52	39 02	26 83	13 54	14 18
28	22 07	46 02	35 02	29 71	104 29	86 44	68 15	53 72	39 25	27 11	13 76	14 46
29	22 70	46 97	35 70	30 46	104 43	86 60	68 33	53 92	39 50	27 42	14 00	14 77
30	23 35	47 98	36 54	31 03	104 58	86 77	68 53	53 16	39 78	27 78	14 26	15 13
31	24 05	49 02	37 35	31 74	104 75	86 96	68 74	53 41	39 09	28 13	14 54	15 50
32	24 78	50 10	38 20	32 48	104 92	87 16	68 97	53 69	39 43	28 54	14 84	15 91
33	25 56	51 22	39 09	33 26	105 11	87 36	69 22	53 98	39 79	28 98	15 17	16 37
34	26 38	52 40	40 01	34 08	105 31	87 60	69 49	54 31	39 19	29 46	15 52	16 86
35	27 25	53 63	40 98	34 93	105 53	87 85	69 79	54 68	39 63	30 00	15 89	17 41
36	28 17	54 91	42 00	35 83	105 75	88 12	70 11	55 07	39 11	30 58	16 31	18 02
37	29 15	56 24	43 06	36 78	106 00	88 41	70 47	55 50	39 64	31 22	16 75	18 68
38	30 19	57 63	44 17	37 78	106 28	88 73	70 86	56 08	39 23	31 93	17 25	19 40
39	31 30	59 09	45 33	38 83	106 58	89 09	71 30	56 52	39 88	32 70	17 78	20 20
40	32 47	60 60	46 56	39 93	106 90	89 49	71 78	57 10	39 59	33 55	18 37	21 08
41	33 72	62 19	47 84	41 16	107 26	89 92	72 31	57 38	39 38	.....	19 03	22 05
42	35 05	63 84	49 19	42 34	107 65	90 40	72 89	57 88	39 24	.....	19 74	23 11
43	36 46	65 57	50 61	43 64	108 08	90 92	73 54	58 44	39 19	.....	20 53	24 27
44	37 97	67 37	52 11	45 03	108 55	91 50	74 26	59 19	40 23	.....	21 42	25 56
45	39 58	69 26	53 68	46 50	109 07	92 14	75 04	60 08	41 57	.....	22 40	26 97
46	41 30	71 25	55 35	48 07	109 65	92 86	75 91	61 15	.....	.....	23 48	28 51
47	43 13	73 32	57 10	49 73	110 30	93 66	76 89	62 32	.....	.....	24 68	30 20
48	45 09	75 49	58 95	51 50	111 01	94 54	77 98	63 61	.....	.....	26 01	32 05
49	47 18	77 77	60 91	53 38	111 81	95 51	79 15	64 04	.....	.....	27 47	34 07
50	49 40	80 14	62 98	55 38	112 68	96 59	80 45	65 60	.....	.....	29 07	36 27
51	51 78	82 63	65 16	57 51	113 64	97 77	81 90	.....	.....	.....	30 84	38 65
52	54 31	85 22	67 47	59 79	114 70	99 07	83 48	.....	.....	.....	32 78	41 25
53	57 02	87 94	69 91	62 22	115 86	100 51	85 22	.....	.....	.....	34 90	44 08
54	59 91	90 79	72 50	64 82	117 14	102 09	87 14	.....	.....	.....	37 22	47 06
55	63 00	93 78	75 26	67 60	118 54	103 82	.....	.....	.....	.....	39 77	50 29
56	66 29	96 91	78 18	70 59	120 09	105 73	.....	.....	.....	.....	42 55	53 78
57	69 82	100 21	81 30	73 78	121 78	107 84	.....	.....	.....	.....	45 59	57 51
58	73 60	106 68	84 63	77 22	123 64	110 15	.....	.....	.....	.....	48 92	61 80
59	77 63	107 35	88 19	80 91	125 70	112 70	.....	.....	.....	.....	52 57	65 78
60	80 80	110 88	91 08	83 60	127 96	115 50	.....	.....	.....	.....	56 53	70 28

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, no limit.
Premiums for each \$1,000 Insurance (Participating).

LIFE AND "INCOME LIFE."						ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.						
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Semi-Endowment 20 Years.
21	\$19 53	\$44 73	\$38 86	\$28 28	\$50 28	106 60	\$68 37	\$49 73	\$38 94	\$32 10	\$27 52	\$31 29
22	19 95	45 45	39 29	28 73	55 84	106 69	68 47	49 84	39 07	32 24	27 69	31 41
23	20 40	46 20	39 79	29 22	56 58	106 77	68 57	49 95	39 19	32 37	27 88	31 55
24	20 86	46 97	39 87	29 73	57 54	106 86	68 67	50 07	39 32	32 54	28 05	31 70
25	21 34	47 77	39 99	30 25	57 69	106 96	68 77	50 18	39 47	32 70	28 25	31 86
26	21 85	48 61	39 99	30 79	58 09	107 07	68 89	50 32	39 61	32 89	28 48	32 04
27	22 40	49 45	37 29	31 36	58 71	107 18	69 02	50 47	39 79	33 09	28 72	32 23
28	22 95	50 37	37 99	31 95	59 55	107 30	69 15	50 61	39 97	33 31	28 99	32 43
29	23 55	51 31	38 70	32 57	60 64	107 43	69 30	50 78	40 16	33 55	29 29	32 66
30	24 18	52 29	39 44	33 20	61 97	107 57	69 45	50 94	40 38	33 80	29 60	32 90
31	24 56	53 29	40 22	33 88	64 57	107 71	69 62	51 16	40 61	34 10	29 96	33 17
32	25 54	54 34	41 02	34 57	67 42	107 87	69 79	51 37	40 86	34 41	30 35	33 45
33	26 27	55 42	41 86	35 30	69 55	108 08	69 99	51 59	41 14	34 76	30 77	33 79
34	27 65	56 54	42 78	36 06	73 98	108 22	70 20	51 85	41 45	35 14	31 25	34 14
35	27 89	57 72	43 65	36 87	77 48	108 41	70 43	52 13	41 79	35 56	31 77	34 51
36	28 75	58 93	44 59	37 70	81 63	108 62	70 68	52 42	42 16	36 01	32 32	34 96
37	29 66	60 20	45 58	38 56	86 92	108 85	70 95	52 76	42 57	36 52	32 95	35 44
38	30 64	61 51	46 62	39 48	92 50	109 09	71 25	53 13	43 02	37 08	33 63	35 98
39	31 67	62 87	47 69	40 44	99 39	109 36	71 57	53 52	43 53	37 70	34 37	36 56
40	32 76	64 30	48 88	41 46	106 60	109 66	71 98	53 98	44 08	38 38	35 20	37 20
41	33 98	65 77	50 01	42 52	114 18	109 97	72 33	54 46	44 69	39 19	36 09	37 91
42	35 15	67 30	51 25	43 65	121 99	110 33	72 77	55 01	45 37	39 95	37 06	38 71
43	36 47	68 91	52 54	44 84	130 23	110 72	73 25	55 61	46 11	40 87	38 14	39 56
44	37 87	70 57	53 91	46 09	139 70	111 16	73 80	56 29	46 95	41 87	39 30	40 65
45	39 36	72 32	55 35	47 42	150 54	111 63	74 40	57 08	47 85	42 97	40 68	41 61
46	40 98	74 14	56 85	48 82	163 28	112 18	75 06	57 85	48 87	44 17	41 75	42 78
47	42 62	76 05	58 42	50 31	177 23	112 77	75 81	58 77	49 99	45 51	42 95	44 07
48	44 43	78 02	60 10	51 90	192 06	113 43	76 64	59 79	51 22	46 96	44 25	45 50
49	46 33	80 08	61 96	53 59	208 18	114 16	77 56	60 91	52 59	48 55	45 55	47 07
50	48 39	82 24	63 72	56 38	235 69	114 97	78 55	62 15	54 07	50 28	47 07	48 97
51	50 56	84 50	65 68	57 29	265 26	115 87	79 66	63 52	55 72	52 09	48 55	50 65
52	52 87	86 85	67 73	59 33	300 17	116 85	80 88	65 02	57 59	54 09	50 09	52 69
53	55 35	89 31	69 94	61 42	340 81	117 93	82 24	66 68	59 49	56 19	51 59	54 92
54	58 00	91 88	72 26	63 82	388 69	119 13	83 73	68 50	61 64	58 49	53 94	57 34
55	60 82	94 57	74 71	66 30	445 24	120 45	85 37	70 51	63 99	60 99	55 97	59 97
56	63 82	97 40	77 33	68 97	511 97	121 89	87 19	72 71	66 49	63 49	58 49	62 51
57	67 05	100 36	80 11	71 82	588 86	123 48	89 19	75 13	69 19	66 19	61 19	65 89
58	70 47	103 46	83 07	74 88	678 87	125 24	91 38	77 78	72 09	69 09	64 09	68 21
59	74 16	106 74	86 23	78 17	784 99	127 17	93 80	80 69	75 19	72 19	66 19	72 80
60	78 09	110 20	89 61	81 71	912 20	129 31	96 47	83 87	78 19	75 19	69 19	76 87
61	82 29	113 85	93 24	85 77	1054 48	131 68	99 40	87 09	81 19	78 19	72 19	80 87
62	86 79	117 72	97 11	89 77	1214 78	134 25	102 63	90 19	84 19	81 19	75 19	84 87
63	91 62	121 81	101 28	94 08	1394 08	137 10	106 17	93 19	87 19	84 19	78 19	88 87
64	96 79	126 18	106 75	98 88	1604 38	140 25	110 05	96 19	90 19	87 19	81 19	92 87
65	102 32	130 81	110 57	104 08	1845 63	143 71	114 30	99 19	93 19	90 19	84 19	96 87
66	108 27	135 75	115 09	108 08	2128 89	147 52	118 89	102 19	96 19	93 19	87 19	100 87
67	114 68	141 02	120 09	112 08	2459 87	151 69	123 89	105 19	99 19	96 19	90 19	104 87
68	121 45	146 63	125 09	116 08	2849 81	156 23	129 38	108 19	102 19	99 19	93 19	108 87
69	128 75	152 63	130 09	120 08	3308 57	161 21	135 38	111 19	105 19	102 19	96 19	112 87
70	136 58	159 02	135 09	125 08	3844 15	166 62	141 89	114 19	108 19	105 19	99 19	116 87

For Semi-annual Rates, add 4 per cent and divide by 2.

For Quarterly Rates, add 6 per cent and divide by 4.

Notes—Continuous Rates Instalment same as Manhattan Life, which see.

PREMIUMS FOR \$1,000.5 PER CENT 20-YEAR GOLD BOND POLICY
(PARTICIPATING).

Age at Issue.	Life.				Endowment Continuous Annual Premiums.			10 Premiums 20 Year End %
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	
22	38 40	58 37	43 93	36 91	119 11	89 28	64 90	104 54
23	39 03	59 31	44 06	37 49	120 23	90 38	65 04	105 36
24	40 03	60 30	45 10	38 13	121 35	91 48	65 18	106 28
25	41 03	61 30	46 14	38 80	122 45	92 64	65 34	107 24
26	42 03	62 34	47 18	39 48	123 58	93 74	65 49	108 25
27	43 03	63 34	48 20	40 18	124 73	94 90	65 64	109 26
28	44 03	64 34	49 23	40 92	125 87	95 02	65 80	110 26
29	45 03	65 34	50 26	41 69	126 03	95 24	65 95	111 26
30	46 03	66 34	51 29	42 50	127 20	95 44	66 11	112 26
31	47 03	67 34	52 32	43 33	128 38	96 09	66 26	113 26
32	48 03	68 34	53 35	44 21	129 56	96 38	66 41	114 26
33	49 03	69 34	54 38	45 11	130 72	96 68	66 56	115 26
34	50 03	70 34	55 41	46 07	131 88	96 98	66 71	116 26
35	51 03	71 34	56 44	47 06	133 03	97 28	66 86	117 26
36	52 03	72 34	57 47	48 12	134 18	97 58	66 99	118 26
37	53 03	73 34	58 49	49 20	135 33	98 09	67 14	119 26
38	54 03	74 34	59 50	50 32	136 48	98 39	67 29	120 26
39	55 03	75 34	60 51	51 43	137 63	98 69	67 44	121 26
40	56 03	76 34	61 52	52 57	138 78	98 99	67 59	122 26
41	57 03	77 34	62 53	53 71	139 93	99 29	67 74	123 26
42	58 03	78 34	63 54	54 86	141 08	99 59	67 89	124 26
43	59 03	79 34	64 55	55 99	142 23	100 00	68 04	125 26
44	60 03	80 34	65 56	57 13	143 38	100 30	68 19	126 26
45	61 03	81 34	66 57	58 27	144 53	100 60	68 34	127 26
46	62 03	82 34	67 58	59 41	145 68	100 90	68 49	128 26
47	63 03	83 34	68 59	60 55	146 83	101 20	68 64	129 26
48	64 03	84 34	69 60	61 69	147 98	101 50	68 79	130 26
49	65 03	85 34	70 61	62 83	149 13	101 80	68 94	131 26
50	66 03	86 34	71 62	63 97	150 28	102 10	69 09	132 26
51	67 03	87 34	72 63	65 11	151 43	102 40	69 24	133 26
52	68 03	88 34	73 64	66 25	152 58	102 70	69 39	134 26
53	69 03	89 34	74 65	67 39	153 73	103 00	69 54	135 26
54	70 03	90 34	75 66	68 53	154 88	103 30	69 69	136 26
55	71 03	91 34	76 67	69 67	156 03	103 60	69 84	137 26
56	72 03	92 34	77 68	70 81	157 18	103 90	69 99	138 26
57	73 03	93 34	78 69	71 95	158 33	104 20	70 14	139 26
58	74 03	94 34	79 70	73 09	159 48	104 50	70 29	140 26
59	75 03	95 34	80 71	74 23	160 63	104 80	70 44	141 26
60	76 03	96 34	81 72	75 37	161 78	105 10	70 59	142 26
61	77 03	97 34	82 73	76 51	162 93	105 40	70 74	143 26
62	78 03	98 34	83 74	77 65	164 08	105 70	70 89	144 26
63	79 03	99 34	84 75	78 79	165 23	106 00	71 04	145 26
64	80 03	100 34	85 76	79 93	166 38	106 30	71 19	146 26
65	81 03	101 34	86 77	81 07	167 53	106 60	71 34	147 26
66	82 03	102 34	87 78	82 21	168 68	106 90	71 49	148 26
67	83 03	103 34	88 79	83 35	169 83	107 20	71 64	149 26
68	84 03	104 34	89 80	84 49	170 98	107 50	71 79	150 26
69	85 03	105 34	90 81	85 63	172 13	107 80	71 94	151 26
70	86 03	106 34	91 82	86 77	173 28	108 10	72 09	152 26
71	87 03	107 34	92 83	87 91	174 43	108 40	72 24	153 26
72	88 03	108 34	93 84	89 05	175 58	108 70	72 39	154 26
73	89 03	109 34	94 85	90 19	176 73	109 00	72 54	155 26
74	90 03	110 34	95 86	91 33	177 88	109 30	72 69	156 26
75	91 03	111 34	96 87	92 47	179 03	109 60	72 84	157 26
76	92 03	112 34	97 88	93 61	180 18	110 00	72 99	158 26
77	93 03	113 34	98 89	94 75	181 33	110 30	73 14	159 26
78	94 03	114 34	99 90	95 89	182 48	110 60	73 29	160 26
79	95 03	115 34	100 91	97 03	183 63	110 90	73 44	161 26
80	96 03	116 34	101 92	98 17	184 78	111 20	73 59	162 26
81	97 03	117 34	102 93	99 31	185 93	111 50	73 74	163 26
82	98 03	118 34	103 94	100 45	187 08	111 80	73 89	164 26
83	99 03	119 34	104 95	101 59	188 23	112 10	74 04	165 26
84	100 03	120 34	105 96	102 73	189 38	112 40	74 19	166 26
85	101 03	121 34	106 97	103 87	190 53	112 70	74 34	167 26
86	102 03	122 34	107 98	105 01	191 68	113 00	74 49	168 26
87	103 03	123 34	108 99	106 15	192 83	113 30	74 64	169 26
88	104 03	124 34	109 00	107 29	193 98	113 60	74 79	170 26
89	105 03	125 34	110 01	108 43	195 13	113 90	74 94	171 26
90	106 03	126 34	111 02	109 57	196 28	114 20	75 09	172 26
91	107 03	127 34	112 03	110 71	197 43	114 50	75 24	173 26
92	108 03	128 34	113 04	111 85	198 58	114 80	75 39	174 26
93	109 03	129 34	114 05	112 99	199 73	115 10	75 54	175 26
94	110 03	130 34	115 06	114 13	200 88	115 40	75 69	176 26
95	111 03	131 34	116 07	115 27	202 03	115 70	75 84	177 26
96	112 03	132 34	117 08	116 41	203 18	116 00	75 99	178 26
97	113 03	133 34	118 09	117 55	204 33	116 30	76 14	179 26
98	114 03	134 34	119 10	118 69	205 48	116 60	76 29	180 26
99	115 03	135 34	120 11	119 83	206 63	116 90	76 44	181 26
100	116 03	136 34	121 12	120 97	207 78	117 20	76 59	182 26

Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE					Endowment.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Premium for Life.	Continuous Annual Prem.		
						10 Years.	15 Years.	20 Years.
21	\$15 04	\$37 90	\$27 85	\$22 95	\$315 46	\$94 10	\$59 87	\$49 24
22	15 05	38 51	28 31	23 33	320 46	94 18	59 87	49 24
23	15 71	39 14	28 76	23 73	325 52	94 27	59 87	49 24
24	16 08	39 80	29 26	24 13	330 98	94 30	59 87	49 24
25	16 46	40 47	29 77	24 56	336 52	94 28	59 87	49 24
26	16 87	41 18	30 29	25 02	342 27	94 27	59 87	49 24
27	17 31	41 91	30 84	25 45	348 22	94 32	59 87	49 24
28	17 76	42 66	31 40	25 98	354 88	94 37	59 87	49 24
29	18 24	43 45	31 99	26 42	360 76	94 43	59 87	49 24
30	18 74	44 26	32 60	26 93	367 35	94 48	59 87	49 24
31	19 27	45 10	33 23	27 48	374 18	94 54	59 87	49 24
32	19 83	45 99	33 89	28 03	381 24	94 51	59 87	49 24
33	20 42	46 89	34 57	28 61	388 54	94 58	59 87	49 24
34	21 04	47 83	35 28	29 22	396 10	94 76	59 87	49 24
35	21 70	48 82	36 02	29 87	403 90	94 85	59 87	49 24
36	22 40	49 81	36 79	30 53	411 97	94 95	59 87	49 24
37	23 13	50 87	37 59	31 22	420 30	95 06	59 87	49 24
38	23 91	51 98	38 42	31 95	428 90	95 18	59 87	49 24
39	24 74	53 08	39 29	32 71	437 78	95 31	59 87	49 24
40	25 62	54 26	40 21	33 52	446 98	95 46	59 87	49 24
41	26 55	55 47	41 16	34 36	456 37	95 63	59 87	49 24
42	27 53	56 73	42 15	35 25	466 11	95 82	59 87	49 24
43	28 59	58 05	43 19	36 19	476 12	96 03	59 87	49 24
44	29 71	59 42	44 28	37 18	486 45	96 28	59 87	49 24
45	30 80	60 84	45 41	38 23	497 04	96 55	59 87	49 24
46	32 17	62 33	46 58	39 33	507 94	96 88	59 87	49 24
47	33 52	63 86	47 89	40 50	519 12	97 24	59 87	49 24
48	34 96	65 48	49 20	41 76	530 58	97 64	59 87	49 24
49	36 49	67 14	50 60	43 09	542 30	98 10	59 87	49 24
50	38 14	68 89	52 07	44 49	554 06	98 62	59 87	49 24
51	39 88	70 71	53 62	45 90	566 44	99 20	59 87	49 24
52	41 74	72 59	55 25	47 50	578 88	99 84	59 87	49 24
53	43 72	74 57	56 97	49 30	591 41	100 56	59 87	49 24
54	45 85	76 62	58 79	51 13	604 19	101 37	59 87	49 24
55	48 10	78 76	60 72	53 08	617 10	102 26	59 87	49 24
56	50 51	81 01	62 78	55 19	630 16	103 26	59 87	49 24
57	53 09	83 35	64 96	57 43	643 34	104 36	59 87	49 24
58	55 84	85 80	67 29	59 84	656 67	105 59	59 87	49 24
59	58 79	88 39	69 76	62 44	669 95	106 85	59 87	49 24
60	61 94	91 11	72 41	65 24	683 34	108 47	59 87	49 24
61	65 31	93 96	75 25	68 24	696 77	110 16	59 87	49 24
62	68 92	97 01	78 29	71 50	710 19	112 03	59 87	49 24
63	72 79	100 21	81 58	75 01	723 57	114 10	59 87	49 24
64	76 93	103 63	85 07	78 81	736 92	116 41	59 87	49 24
65	81 37	107 25	88 86	82 92	750 18	118 96	59 87	49 24
66	86 13	111 09	92 93	87 36	763 33	121 79	59 87	49 24
67	91 28	115 20	97 33	92 18	776 33	124 89	59 87	49 24
68	96 69	119 57	102 08	97 39	789 17	128 29	59 87	49 24
69	102 55	124 24	107 21	103 03	801 80	132 03	59 87	49 24
70	108 89	129 21	112 78	109 12	814 21	136 11	59 87	49 24

EXPECTATION TERM POLICY.

Annual Premium and
Term. Amount \$1,000.TABLE OF NONPARTICIPATING PAID-UP
TERM INSURANCE FOR FIVE YEARS.

Age.	Expectation Term, Years.	1st Half, Years.	Premium, First Half.	2d Half, Years.	Premium, Second Half.	End of 3 Years.	End of 4 Years.	End of 5 Years.	End of 6 Years.	End of 7 Years.	End of 8 Years.	End of 9 Years.	End of 10 Years.	End of 11 Years.	End of 12 Years.	End of 13 Years.	End of 14 Years.	End of 15 Years.
25	38	19	\$14 12	19	\$20 12	\$70	\$110	\$135	\$150	\$165	\$180	\$195	\$210	\$225	\$240	\$255	\$270	\$270
26	38	19	14 60	19	20 60	80	120	145	160	175	190	205	220	235	250	265	280	280
27	36	18	14 60	18	20 60	80	120	145	160	175	190	205	220	235	250	265	280	280
28	36	18	15 01	18	21 01	90	135	160	175	190	205	220	235	250	265	280	290	290
29	36	18	15 59	18	21 59	100	155	175	195	215	235	250	275	300	320	320	....	....
30	34	17	15 59	17	21 59	110	165	185	205	225	245	265	285	310	330	330	....	....
31	34	17	16 12	17	22 12	120	180	210	230	250	270	290	310	330	350	360	....	....
32	34	17	16 85	17	22 85	130	200	230	250	270	290	310	330	350	370	370	....	....
33	32	16	16 85	16	22 85	130	200	230	250	270	290	310	330	350	370	370	....	....
34	32	16	17 48	16	23 48	140	220	260	285	310	335	360	380	400	400	....	....	....
35	30	15	17 48	15	23 48	140	220	260	285	310	335	360	380	400	400	....	....	....
36	30	15	18 24	15	24 24	150	235	280	315	345	375	400	420	430	430	....	....	....
37	30	15	19 19	15	25 19	160	255	300	340	380	410	440	460	460	....	....	....	....
38	28	14	19 35	14	25 35	160	255	300	340	380	410	440	460	460	....	....	....	....
39	28	14	20 40	14	26 40	170	270	330	370	420	460	470	....	....	....	....	....	....
40	28	14	21 55	14	27 55	180	290	350	400	450	500	500	....	....	....	....	....	....
41	26	13	21 77	13	27 77	180	290	350	400	450	500	500	....	....	....	....	....	....
42	26	13	23 05	13	29 05	180	300	370	430	450	480	480	....	....	....	....	....	....
43	26	13	24 45	13	30 45	190	330	410	470	470	....	....	....	....	....	....	....	....
44	24	12	24 76	12	30 76	190	330	410	470	470	....	....	....	....	....	....	....	....
45	24	12	26 32	12	32 32	200	360	450	450	....	....	....	....	....	....	....	....	....
46	22	11	26 69	11	32 69	200	360	450	450	....	....	....	....	....	....	....	....	....
47	22	11	28 46	11	34 46	200	360	450	450	....	....	....	....	....	....	....	....	....
48	22	11	30 32	11	36 32	200	360	450	450	....	....	....	....	....	....	....	....	....
49	20	10	30 86	10	36 86	200	360	450	450	....	....	....	....	....	....	....	....	....
50	20	10	33 01	10	39 01	200	360	450	450	....	....	....	....	....	....	....	....	....
51	20	10	35 34	10	41 34	190	340	420	420	....	....	....	....	....	....	....	....	....
52	18	9	38 18	9	44 18	180	320	390	390	....	....	....	....	....	....	....	....	....
53	18	9	38 62	9	44 62	170	300	360	360	....	....	....	....	....	....	....	....	....
54	18	9	41 46	9	47 46	160	270	330	330	....	....	....	....	....	....	....	....	....
55	16	8	42 32	8	48 32	150	250	300	300	....	....	....	....	....	....	....	....	....
56	16	8	45 52	8	51 52	150	240	290	290	....	....	....	....	....	....	....	....	....
57	16	8	48 97	8	54 97	150	235	280	280	....	....	....	....	....	....	....	....	....
58	14	7	50 09	7	56 09	150	230	270	270	....	....	....	....	....	....	....	....	....
59	14	7	53 99	7	59 99	150	225	260	260	....	....	....	....	....	....	....	....	....
60	14	7	58 20	7	64 20	150	220	250	250	....	....	....	....	....	....	....	....	....

For years for which the figures are not stated the amounts remain the same as the figures given in the last column opposite each age.

Age at Issue.	Continuous Instalment Table, for the Finding Reduced Premium Payable when the Beneficiary Dies Before the Insured. Use Rate for Original Age. \$1,000 Policy.			Four Per Cent Debenture. Premium Rate for \$1,000 Policy.			Guaranteed Income Policy. Premium Rate per \$1,000 Policy. (Guaranteed. Life Income, \$40.)			Limited Premium Endowments. Annual Premiums for \$1,000 Policy.		
	Continuous Premiums Life.	10 Premiums Life.	20 Premiums Life.	Life, 5, 10 or 20 Year Distribution.	15 Premiums Life 15-Year Distribution.	20 Premiums Life 20-Year Distribution.	15 Annual Premiums. 15-Year Distribution.	20 Annual Premiums. 20-Year Distribution.	10 Premiums 10-Year Endowment.	15 Premiums 15-Year Endowment.	20 Premiums 20-Year Endowment.	
21	\$14 96	\$32 90	\$20 80	\$23 63	\$40 73	\$34 21	\$73 23	\$52 72	\$31 96	\$30 16		
22	14 67	33 48	21 13	24 14	41 40	34 77	73 26	52 78	32 05	30 27		
23	16 00	33 98	21 49	24 68	42 09	35 86	73 29	52 83	32 15	30 40		
24	15 94	34 55	21 87	25 24	42 80	35 97	73 31	52 88	32 25	30 51		
25	16 70	35 13	22 25	25 82	43 55	36 61	73 34	52 96	32 36	30 65		
26	16 07	35 75	22 65	26 44	44 32	37 26	73 38	53 02	32 49	30 79		
27	16 48	36 39	23 07	27 10	45 12	37 95	73 43	53 11	32 61	30 95		
28	16 88	37 05	23 50	27 77	45 95	38 66	73 48	53 19	32 73	31 09		
29	17 32	37 74	23 96	28 50	46 82	39 40	73 55	53 29	32 89	31 27		
30	17 78	38 45	24 42	29 26	47 73	40 17	73 61	53 41	33 08	31 45		
31	18 28	39 19	24 92	30 06	48 66	41 00	73 69	53 54	33 21	31 67		
32	18 78	39 97	25 43	30 90	49 63	41 84	73 77	53 67	33 39	31 86		
33	19 32	40 76	25 96	31 79	50 65	42 71	73 88	53 82	33 58	32 12		
34	19 90	41 59	26 52	32 73	51 71	43 63	73 99	54 01	33 78	32 38		
35	20 51	42 45	27 12	33 73	52 81	44 61	74 12	54 21	34 01	32 66		
36	21 35	43 34	27 73	34 79	53 95	45 62	74 27	54 42	34 26	32 98		
37	21 81	44 28	28 36	35 89	55 16	46 68	74 43	54 69	34 52	33 31		
38	22 54	45 24	29 04	37 07	56 41	47 77	74 62	54 98	34 81	33 69		
39	23 29	46 24	29 74	38 32	57 71	48 94	74 83	55 28	35 13	34 10		
40	24 09	47 29	30 49	39 64	59 08	50 17	75 04	55 56	35 47	34 55		
41	24 96	48 37	31 27	41 06	60 51	51 45	75 37	56 06	35 66	35 06		
42	25 85	49 50	32 10	42 54	62 01	52 82	75 69	56 53	35 88	35 59		
43	26 82	50 68	32 98	44 13	63 58	54 25	76 05	57 04	36 75	36 20		
44	27 85	51 90	33 90	45 83	65 23	55 77	76 48	57 64	37 27	36 88		
45	28 95	53 19	34 88	47 62	66 95	57 38	76 96	58 30	37 96	37 62		
46	30 10	54 53	35 91	49 53	68 78	59 07	77 50	59 06	38 50	38 45		
47	31 35	55 92	37 00	51 57	70 69	60 88	78 13	59 95	39 21	39 37		
48	32 67	57 38	38 17	53 74	72 72	62 80	78 84	60 98	100 01	39 38		
49	34 08	58 90	39 42	56 06	74 85	64 85	79 63	62 02	100 89	39 59		
50	35 59	60 49	40 73	58 55	77 10	67 01	80 50	63 22	101 86	39 78		
51	37 19	62 15	42 14	61 18	79 48	69 33	81 53	64 55	102 93	39 96		
52	38 89	63 88	43 64	63 98	81 98	71 79	82 71	66 08	104 10	39 53		
53	40 71	65 69	45 23	66 97	84 63	74 41	84 02	67 62	105 40	39 15		
54	42 66	67 58	46 94	70 18	87 43	77 23	85 47	69 39	106 83	38 90		
55	44 73	69 56	48 76	73 59	90 40	80 22	87 05	71 35	108 40	100 81		
56	46 94	71 64	50 73	77 23	93 57	83 45	88 82	.....	110 11	102 91		
57	49 32	73 81	52 82	81 13	96 93	86 91	90 76	.....	112 00	105 17		
58	51 83	76 09	55 07	85 27	100 52	90 60	92 89	.....	114 07	107 64		
59	54 55	78 51	57 49	89 78	104 34	94 58	95 24	.....	116 34	110 31		
60	57 44	81 05	60 10	94 49	108 43	98 87	97 85	.....	118 83	113 21		

Joint Income Instalment Endowment Policy (Participating). Annual Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured.	Reduced Premium at death of Beneficiary	No of Years Endowment Period.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
			5	6	7	8	9	10	11	12	13	14	15	16
21	19 41	39	\$24 48	\$24 32	\$24 16	\$24 00	\$23 84	\$23 68	\$23 52	\$23 37	\$23 22	\$23 06	\$22 92	\$22 77
22	19 50	39	24 76	24 59	24 42	24 25	24 08	23 91	23 74	23 58	23 42	23 27	23 11	22 96
23	20 10	38	25 51	25 34	25 17	25 00	24 83	24 66	24 49	24 33	24 16	24 00	23 84	23 67
24	20 72	37	26 36	26 18	26 00	25 82	25 64	25 46	25 28	25 11	24 94	24 77	24 60	24 43
25	20 85	37	26 74	26 55	26 36	26 17	25 98	25 79	25 60	25 42	25 24	25 07	24 89	24 71
26	21 52	36	27 70	27 50	27 30	27 10	26 90	26 70	26 50	26 31	26 12	25 94	25 76	25 57
27	22 33	35	28 65	28 45	28 25	28 05	27 85	27 65	27 45	27 26	27 06	26 86	26 67	26 48
28	22 39	35	29 12	28 91	28 70	28 49	28 28	28 07	27 86	27 66	27 45	27 25	27 05	26 84
29	23 16	34	30 23	30 00	29 77	29 55	29 33	29 11	28 89	28 68	28 46	28 25	28 05	27 83
30	23 98	33	31 37	31 13	30 90	30 67	30 44	30 21	29 98	29 76	29 54	29 32	29 10	28 88
31	24 19	33	31 83	31 60	31 37	31 14	30 91	30 68	30 45	30 22	29 99	29 77	29 54	29 31
32	25 07	32	33 06	32 81	32 56	32 32	32 08	31 84	31 60	31 37	31 14	30 90	30 67	30 43
33	26 03	31	34 33	34 08	33 83	33 58	33 34	33 10	32 86	32 62	32 38	32 14	31 90	31 65
34	26 30	31	34 95	34 70	34 45	34 20	33 95	33 70	33 45	33 21	32 96	32 71	32 46	32 20
35	27 33	30	36 35	36 09	35 83	35 58	35 33	35 08	34 83	34 57	34 31	34 06	33 80	33 53
36	28 43	29	37 78	37 52	37 26	37 00	36 74	36 48	36 22	35 96	35 70	35 43	35 17	34 89
37	28 78	29	38 49	38 23	37 97	37 71	37 45	37 19	36 93	36 66	36 39	36 11	35 84	35 55
38	29 99	28	40 16	39 89	39 62	39 35	39 08	38 81	38 54	38 26	37 99	37 70	37 42	37 13
39	31 29	27	41 98	41 70	41 42	41 14	40 86	40 58	40 30	40 02	39 73	39 44	39 15	38 84
40	31 73	27	42 94	42 66	42 38	42 10	41 82	41 54	41 26	40 96	40 67	40 37	40 06	39 75
41	33 17	26	45 06	44 77	44 48	44 19	43 90	43 61	43 32	43 01	42 70	42 39	42 08	41 75
42	34 72	25	47 37	47 06	46 75	46 44	46 13	45 82	45 51	45 20	44 88	44 56	44 23	43 88
43	35 29	25	48 68	48 36	48 04	47 72	47 40	47 08	46 76	46 44	46 11	45 77	45 43	45 07
44	37 01	24	51 17	50 84	50 51	50 18	49 85	49 52	49 19	48 85	48 51	48 17	47 81	47 44
45	38 88	23	53 79	53 45	53 12	52 79	52 46	52 13	51 80	51 45	51 10	50 74	50 37	49 99
46	39 59	23	55 39	54 95	54 60	54 25	53 90	53 55	53 20	52 84	52 48	52 11	51 73	51 34
47	41 68	22	58 16	57 80	57 45	57 10	56 75	56 40	56 05	55 68	55 30	54 92	54 53	54 13
48	43 96	21	61 37	61 00	60 63	60 26	59 89	59 52	59 15	58 77	58 38	57 99	57 59	57 17
49	44 86	21	63 22	62 84	62 46	62 08	61 70	61 32	60 94	60 56	60 15	59 75	59 33	58 90
50	47 42	20	66 80	66 41	66 02	65 63	65 24	64 85	64 46	64 06	63 65	63 23	62 80	62 36
51	50 23	19	70 39	70 00	69 61	69 22	68 83	68 44	68 05	67 64	67 23	66 80	66 36	65 90
52	51 36	19	72 55	72 15	71 75	71 35	70 95	70 55	70 15	69 73	69 31	68 87	68 42	67 94
53	54 52	18	76 93	76 52	76 11	75 70	75 29	74 88	74 47	74 04	73 61	73 16	72 69	72 20
54	58 03	17	81 86	81 43	81 01	80 59	80 17	79 75	79 33	78 89	78 44	77 97	77 49	76 98
55	59 42	17	84 85	84 42	83 99	83 56	83 13	82 70	82 27	81 81	81 34	80 86	80 35	79 82
56	63 40	16	90 84	90 39	89 94	89 49	89 04	88 59	88 14	87 66	87 17	86 66	86 13	85 57
57	67 86	15	97 48	97 00	96 52	96 04	95 56	95 08	94 60	94 10	93 59	93 05	92 49	91 91
58	68 68	15	101 45	100 95	100 45	99 95	99 45	98 95	98 45	97 92	97 37	96 81	96 23	95 61
59	74 70	14	109 04	108 50	107 96	107 42	106 88	106 34	105 80	105 25	104 67	104 08	103 47	102 82
60	80 50	13	117 31	116 75	116 19	115 63	115 07	114 51	113 95	113 37	112 77	112 14	111 50	110 82

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column and the "Joint Income" commences at the end thereof.

Distribution of Surplus.—Policies having 20 or more years to run are issued on the 20-year distribution plan; and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more but less than 20, are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Joint Income Instalment Endowment Policy (Participating). Annual Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured	Reduced Premium at death of Beneficiary	No. of Years Endowment Period	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
			17	18	19	20	21	22	23	24	25	26	27	28
21	19 41	39	\$22 63	\$22 49	\$22 36	\$22 22	\$22 10	\$21 96	\$21 84	\$21 74	\$21 63	\$21 53	\$21 43	\$21 33
22	19 50	39	22 81	22 67	22 53	22 39	22 26	22 13	22 00	21 88	21 77	21 66	21 55	21 45
23	20 10	39	23 52	23 37	23 22	23 08	22 94	22 81	22 67	22 55	22 43	22 31	22 20	22 09
24	20 72	37	24 27	24 11	23 96	23 80	23 66	23 52	23 38	23 25	23 12	22 99	22 88	22 76
25	20 85	37	24 54	24 38	24 21	24 05	23 90	23 75	23 60	23 46	23 33	23 20	23 07	22 95
26	21 52	36	25 39	25 21	25 04	24 87	24 70	24 54	24 39	24 24	24 09	23 95	23 82	23 69
27	22 33	36	26 23	26 10	25 91	25 74	25 58	25 39	25 22	25 06	24 91	24 76	24 62	24 48
28	22 39	35	26 64	26 44	26 25	26 06	25 88	25 69	25 52	25 35	25 18	25 03	24 87	24 72
29	23 16	34	27 62	27 41	27 21	27 01	26 81	26 62	26 44	26 25	26 06	25 91	25 75	25 59
30	23 98	33	28 66	28 44	28 23	28 02	27 81	27 61	27 41	27 22	27 03	26 83	26 68	26 52
31	24 19	33	29 08	28 85	28 63	28 41	28 19	27 98	27 77	27 57	27 38	27 19	27 00	26 83
32	25 07	32	30 19	29 95	29 72	29 49	29 26	29 04	28 82	28 61	28 40	28 20	28 01	27 83
33	26 03	31	31 40	31 15	30 91	30 67	30 43	30 20	29 97	29 75	29 53	29 32	29 11	28 92
34	26 30	31	31 94	31 69	31 43	31 18	30 93	30 69	30 45	30 22	29 99	29 76	29 54	29 34
35	27 33	30	33 26	33 00	32 74	32 48	32 21	31 95	31 70	31 48	31 22	30 96	30 75	30 53
36	28 43	30	34 61	34 34	34 07	33 80	33 53	33 26	33 00	32 74	32 49	32 24	32 00	31 77
37	28 78	29	35 27	34 99	34 71	34 43	34 14	33 86	33 59	33 32	33 05	32 79	32 54	32 30
38	29 90	28	36 53	36 24	35 95	35 66	35 37	35 08	34 79	34 50	34 22	33 94	33 67	33 42
39	31 29	27	38 54	38 23	37 93	37 63	37 31	37 01	36 71	36 41	36 12	35 82	35 54	35 27
40	31 73	27	39 43	39 11	38 80	38 48	38 16	37 84	37 52	37 21	36 90	36 59	36 29	36 00
41	33 17	25	41 42	41 09	40 75	40 42	40 08	39 74	39 41	39 07	38 75	38 41	38 09	37 78
42	34 72	25	43 54	43 20	42 85	42 50	42 14	41 79	41 43	41 08	40 73	40 38	40 04	39 70
43	35 29	25	44 72	44 36	44 00	43 63	43 25	42 88	42 51	42 14	41 77	41 40	41 03	40 67
44	37 01	24	47 07	46 70	46 32	45 94	45 54	45 15	44 76	44 37	43 98	43 59	43 20	42 82
45	38 88	23	49 60	49 23	48 85	48 46	48 07	47 67	47 28	46 89	46 50	46 10	45 71	45 31
46	39 59	23	50 94	50 55	50 15	49 74	49 33	48 93	48 53	48 11	47 70	47 29	46 88	46 47
47	41 08	22	53 71	53 30	52 87	52 45	52 03	51 61	51 19	50 77	50 35	49 93	49 51	49 08
48	43 26	21	56 74	56 31	55 88	55 43	54 97	54 51	54 04	53 58	53 12	52 64	52 17	51 70
49	44 86	21	58 46	58 02	57 56	57 10	56 62	56 14	55 65	55 17	54 69	54 19	53 69	53 20
50	47 42	20	61 80	61 44	60 97	60 49	59 99	59 49	58 99	58 49	57 97	57 45	56 93	56 41
51	50 23	19	65 43	64 96	64 47	63 98	63 46	62 95	62 43	61 90	61 38	60 83	60 29	59 75
52	51 38	19	67 48	66 97	66 47	65 96	65 43	64 89	64 36	63 82	63 28	62 73	62 18	61 63
53	54 52	18	71 69	71 18	70 66	70 13	69 58	69 02	68 46	67 90	67 33	66 77	66 21	65 63
54	58 03	17	76 45	75 92	75 38	74 82	74 25	73 68	73 07	72 45	71 87	71 24	70 62	70 00
55	59 42	17	79 27	78 72	78 15	77 56	76 96	76 35	75 73	75 10	74 47	73 81	73 15	72 49
56	63 40	16	85 00	84 41	83 81	83 20	82 58	81 95	81 31	80 66	79 99	79 31	78 61	77 91
57	67 86	15	91 31	90 69	90 06	89 42	88 75	88 07	87 39	86 70	85 99	85 24	84 50	83 75
58	69 58	15	94 28	94 53	93 87	92 39	92 00	91 30	90 58	89 81	89 10	88 38	87 64	86 80
59	74 70	14	102 17	101 49	100 19	98 87	99 19	98 44	97 67	96 89	96 09	95 26	94 43	93 58
60	80 50	13	110 13	109 42	108 68	107 93	107 15	106 35	105 54	104 70	103 86	102 98	102 09	101 19

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column, and the "Joint Income" commences at the end thereof.

Distribution of Surplus.—Policies having 20 or more years to run are issued on the 20-year distribution plan, and the surplus will be paid in cash or may be used to purchase an annuity thereon. Policies having 15 or more, but less than 20, are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Joint Income Instalment Endowment Policy (Participating.) Annual Premiums for \$1,000, payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
Age of Insured.	*Reduced Premium at Death of Beneficiary.	No. of Years En-Towment Period.	29	30	31	32	33	34	35	36	37	38	39	40.	
21	19 41	39	21 23	21 14	21 05	20 96	20 88	20 80	20 72	20 64	20 57	20 49	20 42	20 35	
22	19 50	39	21 35	21 26	21 17	21 08	20 99	20 91	20 83	20 75	20 67	20 59	20 52	20 45	
23	20 10	38	21 99	21 89	21 80	21 70	21 61	21 53	21 45	21 37	21 29	21 21	21 14	21 06	
24	20 72	37	22 65	22 55	22 45	22 36	22 26	22 18	22 09	22 01	21 93	21 85	21 77	21 70	
25	20 85	37	22 84	22 73	22 63	22 53	22 43	22 34	22 25	22 16	22 08	22 00	21 92	21 84	
26	21 52	36	23 57	23 45	23 34	23 24	23 14	23 04	22 94	22 86	22 77	22 69	22 61	22 53	
27	22 23	35	24 85	24 22	24 11	24 00	23 89	23 79	23 68	23 60	23 50	23 42	23 34	23 26	
28	22 89	35	24 59	24 45	24 33	24 21	24 10	23 99	23 88	23 79	23 69	23 60	23 52	23 44	
29	23 16	34	25 44	25 30	25 17	25 04	24 93	24 81	24 69	24 60	24 50	24 40	24 32	24 23	
30	23 68	33	26 36	26 21	26 07	25 93	25 81	25 68	25 57	25 46	25 35	25 26	25 16	25 08	
31	24 19	33	26 66	26 50	26 35	26 21	26 07	25 94	25 82	25 71	25 60	25 50	25 40	25 31	
32	25 07	32	27 65	27 48	27 32	27 17	27 02	26 88	26 75	26 63	26 52	26 42	26 31	26 22	
33	26 03	31	28 73	28 55	28 38	28 22	28 06	27 92	27 78	27 65	27 53	27 42	27 31	27 21	
34	26 30	31	29 14	28 95	28 76	28 59	28 43	28 27	28 12	27 99	27 86	27 74	27 63	27 52	
35	27 33	30	30 32	30 12	29 92	29 74	29 56	29 40	29 24	29 10	28 96	28 83	28 71	28 60	
36	28 43	29	31 55	31 33	31 13	30 94	30 75	30 58	30 41	30 26	30 12	29 98	29 85	29 73	
37	28 78	29	32 07	31 83	31 62	31 41	31 21	31 03	30 85	30 69	30 54	30 39	30 26	30 13	
38	29 99	28	33 46	33 23	33 00	32 78	32 56	32 37	32 18	32 01	31 84	31 69	31 54	31 40	
39	31 29	27	35 00	34 75	34 50	34 27	34 04	33 83	33 62	33 44	33 26	33 08	32 93	32 78	
40	31 78	27	35 71	35 44	35 18	34 92	34 68	34 45	34 23	34 02	33 83	33 65	33 48	33 32	
41	33 17	26	37 48	37 18	36 89	36 62	36 35	36 10	35 86	35 64	35 42	35 22	35 04	34 86	
42	34 72	25	39 38	39 06	38 75	38 45	38 16	37 89	37 63	37 38	37 15	36 93	36 72	36 53	
43	35 29	25	40 32	39 99	39 65	39 33	39 02	38 73	38 44	38 17	37 92	37 68	37 45	37 24	
44	37 01	24	42 45	42 09	41 73	41 38	41 05	40 73	40 43	40 13	39 86	39 60	39 35	39 12	
45	38 88	23	44 76	44 37	43 99	43 62	43 26	42 92	42 59	42 27	41 97	41 69	41 42	41 17	
46	39 59	23	45 88	45 48	45 07	44 67	44 30	43 93	43 58	43 24	42 92	42 61	42 32	42 05	
47	41 66	22	48 44	48 01	47 59	47 16	46 76	46 37	45 99	45 63	45 28	44 94	44 64	44 36	
48	43 98	21	51 24	50 79	50 33	49 88	49 46	49 04	48 64	48 24	47 87	47 51	47 19	46 87	
49	44 86	21	52 72	52 24	51 75	51 27	50 82	50 38	49 95	49 53	49 13	48 74	48 38	48 04	
50	47 42	20	55 00	54 40	54 88	54 36	53 89	53 42	52 96	52 51	52 08	51 68	51 27	50 90	
51	50 23	19	59 22	58 69	58 15	57 68	57 11	56 61	56 14	55 66	55 20	54 76	54 34	53 95	
52	51 36	19	61 00	60 44	60 87	59 82	58 78	58 25	57 74	57 23	56 74	56 27	55 83	55 40	
53	54 52	18	64 94	64 36	63 75	63 16	62 59	62 03	61 49	60 94	60 41	59 91	59 43	58 97	
54	58 03	17	69 38	68 76	68 11	67 49	66 88	66 28	65 70	65 10	64 54	63 99	63 47	62 97	
55	59 42	17	71 83	71 17	70 49	69 82	69 16	68 52	67 90	67 26	66 64	66 05	65 49	64 93	
56	63 40	16	77 01	76 31	75 58	74 87	74 16	73 47	72 80	72 11	71 44	70 80	70 18	69 59	
57	67 86	15	82 61	82 06	81 26	80 52	79 77	79 02	78 29	77 55	76 82	76 12	75 45	74 80	
58	69 58	15	86 00	85 21	84 37	83 56	82 75	81 95	81 16	80 35	79 56	78 80	78 07	77 36	
59	74 70	14	92 74	91 89	91 00	90 90	89 25	88 39	87 54	86 66	85 81	84 98	84 18	83 40	
60	80 50	13	100 29	99 38	98 43	97 49	96 56	95 63	94 71	93 76	92 84	91 94	91 06	90 21	

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

4 Premiums are payable during the term of years indicated in this column, and the "Joint Income" commences at the end thereof.

② Distribution of Surplus.—Policies having 20 or more years to run are issued on the 20-year distribution plan, and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more but less than 20, are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Joint Income Instalment Endowment Policy (Participating). Annual Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured.	Red'd Pre. at death of the Beneficiary	No. of Years Exp'd Period	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
			41	42	43	44	45	46	47	48	49	50	51	52
21	19 41	39	20 28	20 22	20 15	20 09	20 03	19 98	19 92	19 88	19 83	19 78	19 74	19 70
22	19 50	39	20 38	20 32	20 25	20 19	20 13	20 07	20 02	19 97	19 92	19 88	19 84	19 79
23	20 10	38	20 99	20 93	20 86	20 80	20 74	20 68	20 62	20 57	20 53	20 48	20 44	20 40
24	20 32	37	21 63	21 56	21 49	21 42	21 37	21 31	21 25	21 20	21 15	21 10	21 06	21 02
25	20 55	37	21 77	21 70	21 63	21 56	21 50	21 44	21 39	21 33	21 29	21 24	21 19	21 15
26	21 22	36	22 45	22 38	22 31	22 25	22 18	22 12	22 06	22 01	21 96	21 91	21 87	21 83
27	22 00	35	23 18	23 11	23 05	22 97	22 90	22 84	22 78	22 73	22 67	22 63	22 58	22 54
28	22 38	35	23 86	23 79	23 73	23 66	23 59	23 53	23 47	23 42	23 36	23 32	23 27	23 23
29	23 16	44	24 15	24 07	23 99	23 93	23 86	23 79	23 73	23 67	23 62	23 57	23 52	23 48
30	23 98	33	24 99	24 91	24 83	24 76	24 69	24 62	24 56	24 50	24 45	24 39	24 35	24 30
31	24 19	33	25 22	25 14	25 06	24 98	24 91	24 84	24 78	24 72	24 66	24 61	24 56	24 52
32	25 07	32	26 19	26 04	25 96	25 89	25 81	25 74	25 67	25 61	25 55	25 50	25 45	25 40
33	26 08	31	27 12	27 03	26 95	26 88	26 79	26 71	26 64	26 58	26 52	26 47	26 41	26 37
34	26 30	31	27 48	27 38	27 30	27 22	27 15	27 08	27 00	26 93	26 87	26 80	26 75	26 69
35	27 33	90	28 49	28 40	28 30	28 21	28 13	28 06	27 98	27 91	27 85	27 79	27 74	27 68
36	28 48	29	29 62	29 52	29 43	29 33	29 25	29 17	29 10	29 02	28 96	28 90	28 84	28 79
37	29 78	29	30 02	29 91	29 81	29 71	29 62	29 54	29 47	29 39	29 33	29 26	29 20	29 15
38	29 99	28	31 28	31 17	31 06	30 96	30 87	30 78	30 70	30 63	30 56	30 49	30 43	30 37
39	31 29	27	32 65	32 53	32 42	32 31	32 21	32 12	32 03	31 95	31 87	31 81	31 74	31 69
40	31 73	27	33 18	33 04	32 92	32 80	32 69	32 59	32 50	32 42	32 34	32 27	32 20	32 14
41	33 17	26	34 70	34 56	34 42	34 29	34 18	34 07	33 98	33 89	33 80	33 73	33 66	33 60
42	34 72	25	36 36	36 20	36 05	35 91	35 78	35 67	35 57	35 47	35 38	35 30	35 23	35 17
43	36 29	25	37 06	36 87	36 71	36 56	36 42	36 30	36 19	36 08	35 99	35 90	35 82	35 76
44	37 01	24	38 92	38 72	38 54	38 37	38 22	38 09	37 97	37 85	37 75	37 66	37 57	37 50
45	38 59	23	40 94	40 73	40 53	40 35	40 18	40 04	39 91	39 79	39 67	39 57	39 48	39 40
46	39 59	23	41 80	41 57	41 35	41 16	40 98	40 82	40 68	40 55	40 43	40 31	40 22	40 14
47	41 68	22	44 08	43 82	43 59	43 37	43 18	43 01	42 86	42 71	42 57	42 45	42 36	42 26
48	43 96	21	46 57	46 29	46 04	45 80	45 59	45 40	45 23	45 07	44 92	44 79	44 68	44 58
49	44 56	21	47 71	47 41	47 13	46 87	46 64	46 43	46 24	46 07	45 91	45 76	45 64	45 53
50	47 42	20	50 55	50 22	49 92	49 68	49 38	49 15	48 94	48 74	48 56	48 40	48 27	48 15
51	50 23	19	53 57	53 22	52 90	52 59	52 31	52 07	51 84	51 63	51 44	51 27	51 13	51 00
52	51 56	19	56 09	55 62	55 26	54 93	54 63	54 36	54 11	53 88	53 67	53 48	53 32	53 19
53	54 53	18	58 53	58 11	57 73	57 36	57 03	56 73	56 45	56 20	55 97	55 76	55 59	55 44
54	56 08	17	62 49	62 03	61 61	61 21	60 84	60 51	60 20	59 91	59 65	59 41	59 23	59 06
55	59 42	17	64 41	63 91	63 44	63 00	62 59	62 21	61 87	61 54	61 25	60 99	60 77	60 57
56	63 40	16	69 09	68 45	67 93	67 44	66 99	66 56	66 17	65 81	65 48	65 18	64 93	64 70
57	67 86	15	71 14	70 55	70 97	70 43	70 01	69 51	69 00	68 70	68 38	68 09	67 83	67 59
58	69 58	15	76 65	75 98	75 34	74 74	74 17	73 64	73 14	72 68	72 26	71 88	71 53	71 25
59	74 70	14	82 62	81 88	81 18	80 51	79 88	79 28	78 78	78 21	77 74	77 31	76 94	76 59
60	80 50	13	89 36	88 54	87 77	87 03	86 33	85 66	85 04	84 47	83 94	83 45	83 02	82 63

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column, and the "Joint Income" commences at the end thereof.

Distribution of Surplus.—Policies having 20 or more years to run are issued on the 20-year distribution plan, and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more, but less than 20, are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Sight Income, Installment Endowment (Participating), Annual Premiums for \$1,000, Payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as either the Insured or the Beneficiary shall survive thereafter.

			AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.											
Age of Insured.	Reduced Premium at Death of Beneficiary.	Number of Years Endowment Period.	53	54	55	56	57	58	59	60	61	62	63	
21	119 41	39	119 67	119 68	119 60	119 57	119 55	119 53	119 51	119 49	119 48	119 46	119 45	
22	19 50	38	19 76	19 72	19 69	19 67	19 64	19 62	19 60	19 58	19 57	19 55	19 54	
23	20 10	37	20 86	20 92	20 89	20 87	20 84	20 82	20 80	20 78	20 77	20 75	20 74	
24	20 72	36	20 98	20 95	20 92	20 89	20 86	20 84	20 82	20 80	20 79	20 77	20 76	
25	20 85	35	21 11	21 08	21 05	21 02	20 99	20 97	20 95	20 93	20 92	20 91	20 90	
26	21 52	34	21 79	21 75	21 72	21 69	21 67	21 64	21 62	21 60	21 59	21 57	21 57	
27	22 23	33	22 50	22 46	22 43	22 40	22 38	22 35	22 33	22 31	22 30	22 29	22 28	
28	22 39	32	22 67	22 63	22 59	22 56	22 54	22 51	22 49	22 47	22 46	22 45	22 44	
29	23 16	31	23 44	23 40	23 37	23 34	23 31	23 28	23 26	23 24	23 23	23 22	23 21	
30	23 98	30	24 26	24 22	24 19	24 16	24 13	24 11	24 08	24 06	24 05	24 04	24 03	
31	24 19	29	24 47	24 44	24 40	24 37	24 34	24 31	24 29	24 26	24 25	24 24	24 24	
32	25 07	28	25 36	25 32	25 29	25 26	25 23	25 20	25 18	25 16	25 15	25 14	25 14	
33	26 03	27	26 32	26 28	26 25	26 22	26 19	26 16	26 14	26 12	26 10	26 09	26 08	
34	26 80	26	26 60	26 56	26 53	26 49	26 46	26 44	26 41	26 39	26 37	26 36	26 35	
35	27 33	25	27 64	27 59	27 56	27 53	27 50	27 47	27 44	27 42	27 40	27 39	27 38	
36	28 43	24	28 75	28 70	28 67	28 63	28 60	28 57	28 54	28 52	28 51	28 49	28 48	
37	29 78	23	29 10	29 06	29 02	28 98	28 95	28 92	28 90	28 87	28 86	28 84	28 83	
38	29 99	22	30 32	30 28	30 23	30 20	30 17	30 14	30 11	30 09	30 07	30 06	30 04	
39	31 27	21	31 63	31 59	31 54	31 50	31 47	31 44	31 42	31 39	31 37	31 35	31 34	
40	31 73	20	32 09	32 04	31 99	31 95	31 92	31 89	31 86	31 83	31 81	31 80	31 78	
41	33 17	19	33 54	33 49	33 44	33 40	33 36	33 33	33 30	33 27	33 25	33 24	33 22	
42	34 72	18	35 10	35 05	35 00	34 95	34 92	34 88	34 85	34 83	34 81	34 79	34 78	
43	35 29	17	35 69	35 63	35 58	35 53	35 50	35 46	35 43	35 40	35 38	35 36	35 35	
44	37 01	16	37 43	37 37	37 31	37 27	37 23	37 19	37 15	37 12	37 11	37 09	37 07	
45	38 88	15	39 33	39 26	39 20	39 15	39 11	39 07	39 03	39 00	38 98	38 96	38 94	
46	39 59	14	40 06	39 99	39 93	39 87	39 83	39 78	39 75	39 72	39 69	39 67	39 65	
47	41 68	13	42 18	42 10	42 04	41 98	41 93	41 88	41 85	41 81	41 79	41 77	41 75	
48	43 96	12	44 49	44 41	44 34	44 28	44 23	44 18	44 13	44 10	44 07	44 05	44 03	
49	44 84	11	45 43	45 35	45 27	45 20	45 14	45 09	45 05	45 01	44 98	44 96	44 94	
50	47 42	10	48 04	47 96	47 88	47 79	47 73	47 67	47 62	47 58	47 55	47 52	47 50	
51	50 23	9	50 88	50 78	50 69	50 63	50 55	50 49	50 44	50 40	50 37	50 31	50 31	
52	51 36	19	52 07	51 96	51 86	51 77	51 71	51 64	51 58	51 54	51 50	51 47	51 45	
53	54 52	18	55 29	55 17	55 06	54 97	54 89	54 82	54 76	54 71	54 68	54 64	54 61	
54	58 03	17	58 59	58 46	58 33	58 23	58 14	58 06	57 98	57 90	57 82	57 77	57 73	
55	59 42	16	60 39	60 25	60 09	59 98	59 88	59 79	59 71	59 63	59 51	59 47	59 43	
56	63 40	15	64 49	64 31	64 15	64 02	63 91	63 81	63 72	63 63	63 53	63 46	63 42	
57	67 86	14	68 10	68 89	68 70	68 56	68 43	68 32	68 22	68 14	68 08	68 04	67 99	
58	69 58	13	70 38	70 34	70 53	70 37	70 22	70 09	69 98	69 89	69 83	69 77	69 72	
59	74 70	12	76 23	76 01	75 76	75 53	75 42	75 27	75 15	75 03	74 97	74 91	74 86	
60	80 50	11	82 28	81 97	81 63	81 49	81 30	81 14	81 00	80 88	80 80	80 73	80 67	

*Premiums will be reduced to the amount in this column during the remainder of the Endowment Term should the Beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column and the "Joint Income" commences at the end thereof.

Distribution of Surplus.—Policies having twenty or more years to run are issued on the Twenty-year Distribution plan, and the surplus will be paid in cash, or may be used to purchase an annuity. Those having fifteen or more, but less than twenty, are issued on Fifteen-year Distribution, and those having less than fifteen years are issued on the Ten-year Distribution.

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Joint Income Instalment Endowment Policy (Participating). Annual Premiums for \$1,000, Payable in Yearly Instalments of \$50 each for Twenty Years; and as much longer as either the Insured or the Beneficiary shall survive thereafter.

Age of Insured.	Reduced Premium at death of Beneficiary.	No. of Yrs Endowment Period.	Age of Beneficiary at the Date of Issue of Policy.							Contingent Additions (Participating) Extra Annual Premium per \$100.		
			64	65	66	67	68	69	70	10-Year Distribution Period.	15-Year Distribution Period.	20-Year Distribution Period.
21	\$19 41	39	\$19 44	\$19 44	\$19 43	\$19 43	\$19 43	\$19 42	\$19 42	\$5 92	\$8 64	\$11 38
22	19 50	38	19 52	19 52	19 52	19 52	19 52	19 51	19 51	6 03	8 73	11 52
23	20 10	37	20 12	20 12	20 12	20 12	20 12	20 11	20 11	6 06	8 82	11 58
24	20 72	36	20 74	20 74	20 74	20 74	20 74	20 73	20 73	6 14	8 92	11 85
25	20 85	35	20 87	20 87	20 87	20 87	20 87	20 86	20 86	6 20	9 03	12 04
26	21 52	34	21 55	21 55	21 54	21 54	21 53	21 53	21 53	6 26	9 16	12 25
27	22 23	33	22 27	22 27	22 25	22 25	22 24	22 24	22 24	6 33	9 29	12 49
28	22 39	32	22 43	22 42	22 41	22 41	22 40	22 40	22 40	6 41	9 43	12 75
29	23 16	31	23 19	23 19	23 18	23 18	23 17	23 17	23 17	6 49	9 59	13 03
30	23 98	30	24 01	24 01	24 00	24 00	23 99	23 99	23 99	6 59	9 77	13 36
31	24 19	29	24 23	24 23	24 21	24 21	24 20	24 20	24 20	6 69	9 96	13 73
32	25 07	28	25 11	25 10	25 09	25 09	25 08	25 08	25 08	6 80	10 18	14 14
33	26 03	27	26 07	26 06	26 05	26 05	26 04	26 04	26 04	6 92	10 43	14 60
34	26 30	26	26 34	26 33	26 32	26 32	26 31	26 31	26 31	7 05	10 70	15 12
35	27 33	25	27 37	27 36	27 35	27 35	27 34	27 34	27 34	7 20	11 01	15 71
36	28 43	24	28 47	28 46	28 45	28 45	28 44	28 44	28 44	7 37	11 35	16 36
37	28 78	23	28 82	28 81	28 80	28 80	28 79	28 79	28 79	7 55	11 75	17 09
38	29 99	22	30 03	30 02	30 01	30 01	30 01	30 00	30 00	7 76	12 19	17 90
39	31 29	21	31 33	31 32	31 31	31 31	31 31	31 30	31 30	7 99	12 69	18 80
40	31 73	20	31 77	31 76	31 75	31 75	31 75	31 74	31 74	8 26	13 25	19 80
41	33 17	19	33 21	33 20	33 19	33 19	33 19	33 18	33 18	8 56	13 88	20 91
42	34 72	18	34 76	34 75	34 74	34 74	34 74	34 73	34 73	8 91	14 59	22 12
43	35 29	17	35 33	35 32	35 31	35 31	35 31	35 30	35 30	9 30	15 37	23 46
44	37 01	16	37 05	37 04	37 03	37 03	37 03	37 02	37 02	9 74	16 24	24 93
45	38 58	15	38 62	38 61	38 60	38 60	38 60	38 59	38 59	10 23	17 20	26 53
46	39 59	14	39 63	39 62	39 61	39 61	39 61	39 60	39 60	10 78	18 27	28 28
47	41 08	13	41 12	41 11	41 10	41 10	41 10	41 09	41 09	11 40	19 44	30 19
48	43 06	12	43 10	43 09	43 08	43 08	43 08	43 07	43 07	12 08	20 73	32 25
49	44 86	11	44 90	44 89	44 88	44 88	44 88	44 87	44 87	12 84	22 15	34 49
50	47 42	10	47 46	47 45	47 44	47 44	47 44	47 43	47 43	13 68	23 70	36 90
51	50 23	9	50 27	50 26	50 25	50 25	50 25	50 24	50 24	14 61	25 39	39 48
52	51 36	8	51 40	51 39	51 38	51 38	51 38	51 37	51 37	15 63	27 24	42 24
53	54 52	7	54 56	54 55	54 54	54 54	54 54	54 53	54 53	16 76	29 24	45 16
54	58 03	6	58 07	58 06	58 05	58 05	58 05	58 04	58 04	17 99	31 42	48 23
55	59 42	5	59 46	59 45	59 44	59 44	59 44	59 43	59 43	19 35	33 77	51 15
56	63 40	4	63 44	63 43	63 42	63 42	63 42	63 41	63 41	20 83	36 30	.....
57	67 98	3	67 99	67 99	67 99	67 99	67 99	67 98	67 98	22 45	39 02	.....
58	69 58	2	69 59	69 59	69 59	69 59	69 59	69 58	69 58	24 32	41 01	.....
59	74 70	1	74 71	74 71	74 71	74 71	74 71	74 71	74 71	26 15	44 96	.....
60	80 50	0	80 51	80 51	80 51	80 51	80 51	80 51	80 51	28 35	48 17	.....
61	.....	.....	.....	.....	.....	.....	.....	.....	.....	30 52	.....	.....
62	.....	.....	.....	.....	.....	.....	.....	.....	.....	32 97	.....	.....
63	.....	.....	.....	.....	.....	.....	.....	.....	.....	35 59	.....	.....
64	.....	.....	.....	.....	.....	.....	.....	.....	.....	38 38	.....	.....
65	.....	.....	.....	.....	.....	.....	.....	.....	.....	41 31	.....	.....

*Premiums will be reduced to the amount in this column during the remainder of the endowment term should the beneficiary die before the insured.

†Premiums are payable during the term of years indicated in this column, and the "Joint Income" commences at the end thereof.

Distribution of Surplus. — Policies having 20 or more years to run are issued on the 20-year distribution plan, and the surplus will be paid in cash or may be used to purchase an annuity; those having 15 or more but less than 20 are issued on 15-year distribution; and those having less than 15 years are issued on the 10-year distribution.

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance (Participating).

LIFE OPTION POLICIES.							ENDOWMENT BONDS.—Continuous Annual Premiums.						
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	\$18 73	\$46 35	\$34 40	\$28 54	\$372 31		\$102 18	\$66 08	\$48 36	\$38 07	\$31 46	\$26 98	\$23 90
21	19 13	47 04	34 92	28 99	377 65		102 27	66 17	48 49	38 19	31 59	27 14	24 06
22	19 58	47 76	35 46	29 45	383 14		102 36	66 27	48 60	38 31	32 13	27 30	24 37
23	20 00	48 49	36 08	29 92	388 82		102 45	66 37	48 71	38 43	32 27	27 45	24 48
24	20 46	49 26	36 61	30 41	394 68		102 55	66 48	48 83	38 57	32 38	27 68	24 71
25	20 95	50 06	37 21	30 92	400 70		102 65	66 59	48 95	38 71	32 50	27 87	24 96
26	21 46	50 87	37 83	31 45	406 93		102 76	66 71	49 09	38 87	32 58	28 09	25 23
27	21 99	51 72	38 47	32 00	413 37		102 88	66 84	49 24	39 03	32 68	28 38	25 53
28	22 56	52 59	39 14	32 57	419 99		103 01	66 98	49 39	39 21	32 80	28 60	25 66
29	23 15	53 50	39 88	33 17	426 82		103 14	67 13	49 56	39 41	33 03	28 89	26 21
30	23 77	54 43	40 55	33 78	433 84		103 28	67 29	49 74	39 62	33 29	29 20	26 59
31	24 42	55 40	41 30	34 43	441 11		103 43	67 46	49 94	39 86	33 57	29 55	27 02
32	25 11	56 40	42 07	35 09	448 57		103 59	67 64	50 15	40 11	33 88	29 93	27 48
33	25 84	57 44	42 87	35 79	456 27		103 77	67 84	50 38	40 39	34 22	30 34	27 98
34	26 60	58 52	43 70	36 51	464 21		103 96	68 05	50 63	40 69	34 59	30 80	28 68
35	27 41	59 68	44 57	37 27	472 36		104 15	68 28	50 90	41 02	35 00	31 30	29 13
36	28 26	60 78	45 47	38 06	480 78		104 37	68 53	51 20	41 39	35 45	31 56	29 73
37	29 16	61 98	46 41	38 89	489 43		104 60	68 80	51 58	41 79	35 94	32 45	30 34
38	30 11	63 22	47 38	39 76	498 32		104 85	69 10	51 89	42 23	36 49	33 11	31 27
39	31 11	64 50	48 40	40 66	507 46		105 12	69 43	52 29	42 72	37 08	33 83	32 11
40	32 18	65 83	49 46	41 62	516 85		105 42	69 78	52 72	43 26	37 74	34 62	.....
41	33 31	67 21	50 56	42 62	526 50		105 74	70 18	53 20	43 85	38 46	35 48	.....
42	34 51	68 64	51 72	43 68	536 40		106 10	70 61	53 74	44 50	39 26	36 42	.....
43	35 78	70 13	52 93	44 79	546 56		106 49	71 09	54 38	45 22	40 13	37 45	.....
44	37 13	71 68	54 21	45 97	556 98		106 92	71 62	54 98	46 02	41 10	38 58	.....
45	38 56	73 30	55 54	47 21	567 65		107 40	72 21	55 70	46 90	42 16	39 80	.....
46	40 09	74 98	56 96	48 53	578 59		107 93	72 86	56 40	47 87	43 32	41 18	.....
47	41 72	76 74	58 42	49 93	589 77		108 52	73 58	57 38	48 96	44 59	42 66	.....
48	43 45	78 67	59 98	51 42	601 16		109 17	74 39	58 36	50 13	45 98	.....	.....
49	45 30	80 48	61 62	53 00	612 80		109 89	75 27	59 44	51 43	47 51	.....	.....
50	47 27	82 45	63 35	54 69	624 62		110 68	76 24	60 69	52 87	49 17	.....	.....
51	49 36	84 56	65 18	56 48	638 62		111 54	77 32	61 94	54 44	50 97	.....	.....
52	51 59	86 73	67 11	58 39	648 90		112 62	78 50	63 30	56 16	.....	.....	.....
53	53 96	89 00	69 16	60 43	661 13		113 67	79 80	64 97	58 04	.....	.....	.....
54	56 50	91 37	71 31	62 62	673 59		114 74	81 24	66 72	60 69	.....	.....	.....
55	59 20	93 86	73 61	64 96	686 17		116 02	82 82	68 64	62 34	.....	.....	.....
56	62 09	96 46	76 05	67 47	698 63		117 42	84 56	70 75	.....	.....	.....	.....
57	65 17	99 20	78 65	70 16	711 57		118 97	86 48	73 66	.....	.....	.....	.....
58	68 48	102 98	81 42	73 05	724 38		120 67	88 59	75 59	.....	.....	.....	.....
59	71 98	106 11	84 39	76 16	737 21		122 54	90 91	78 36	.....	.....	.....	.....
60	75 75	109 32	87 56	79 52	750 06		124 60	93 47	81 40	.....	.....	.....	.....
61	79 77	111 71	90 97	83 13	.....		126 87	96 28	84 72	.....	.....	.....	.....
62	84 08	115 30	94 42	87 08	.....		.....	99 87	88 35	.....	.....	.....	.....
63	88 70	119 12	98 55	91 23	.....		.....	102 75	92 81	.....	.....	.....	.....
64	93 65	123 19	102 77	95 78	.....		.....	.....	.....	.....	.....	.....	.....
65	98 95	127 53	107 32	100 71	.....		.....	.....	.....	.....	.....	.....	.....

For semi-annual rates multiply annual by .51.

For quarterly rates multiply annual by .26.

*Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.					ENDOWMENT.—Continuous Annual Premiums.					TERM RATES Non-Renewable Annual Premiums.	
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5-Year Term.	10-Year Term.
20	\$15 57	\$42 10	\$30 62	\$25 00		\$95 74	\$61 06	\$44 07	\$34 16	\$27 81	\$10 74	\$10 92
21	15 91	42 72	31 08	25 37		95 77	61 10	44 11	34 21	27 87	10 81	11 01
22	16 26	43 35	31 54	25 76		95 81	61 13	44 16	34 27	27 95	10 89	11 09
23	16 63	44 00	32 02	26 16		95 84	61 17	44 21	34 33	28 03	10 97	11 19
24	17 01	44 68	32 52	26 57		95 87	61 22	44 26	34 40	28 12	11 05	11 29
25	17 42	45 37	33 04	27 00		95 91	61 27	44 32	34 48	28 22	11 14	11 40
26	17 84	46 10	33 57	27 44		95 95	61 32	44 39	34 56	28 33	11 24	11 51
27	18 29	46 84	34 12	27 90		96 00	61 37	44 46	34 65	28 46	11 34	11 64
28	18 75	47 61	34 69	28 38		96 04	61 43	44 53	34 76	28 59	11 45	11 78
29	19 24	48 40	35 28	28 87		96 09	61 50	44 62	34 87	28 74	11 57	11 96
30	19 76	49 22	35 89	29 38		96 15	61 57	44 71	34 99	28 91	11 70	12 09
31	20 30	50 07	36 52	29 91		96 21	61 65	44 82	35 13	29 10	11 84	12 27
32	20 88	50 94	37 17	30 47		96 28	61 74	44 93	35 28	29 30	12 00	12 47
33	21 48	51 85	37 85	31 04		96 35	61 83	45 06	35 46	29 54	12 17	12 69
34	22 11	52 78	38 55	31 64		96 43	61 94	45 20	35 65	29 79	12 36	12 92
35	22 78	53 74	39 27	32 26		96 52	62 05	45 36	35 86	30 08	12 56	13 19
36	23 49	54 74	40 03	32 91		96 61	62 18	45 53	36 11	30 40	12 79	13 48
37	24 24	55 77	40 81	33 59		96 72	62 33	45 78	36 39	30 76	13 04	13 80
38	25 03	56 84	41 63	34 30		96 84	62 49	45 96	36 68	31 16	13 31	14 16
39	25 87	57 94	42 47	35 04		96 97	62 67	46 21	37 01	31 60	13 61	14 67
40	26 75	59 08	43 25	35 82		97 12	62 88	46 49	37 39	32 10	13 95	15 08
41	27 69	60 26	44 27	36 64		97 28	63 11	46 81	37 82	32 64	14 37	15 60
42	28 69	61 48	45 28	37 50		97 47	63 37	47 16	38 29	33 25	14 84	16 25
43	29 75	62 75	46 23	38 40		97 68	63 67	47 56	38 82	33 93	15 37	16 98
44	30 87	64 06	47 27	39 36		97 92	64 00	48 02	39 41	34 68	15 96	17 80
45	32 06	65 43	48 37	40 37		98 19	64 38	48 52	40 07	35 51	16 64	18 78
46	33 33	66 85	49 52	41 44		98 50	64 81	49 09	40 81	36 43	17 42	19 77
47	34 69	68 33	50 73	42 57		98 86	65 30	49 73	41 63	37 44	18 80	20 95
48	36 13	69 86	52 01	43 78		99 26	65 84	50 45	42 54	38 56	19 80	22 28
49	37 66	71 46	53 34	45 06		99 71	66 45	51 25	43 56	39 78	20 43	23 73
50	39 30	73 12	54 75	46 49		100 22	67 13	52 14	44 68	41 12	21 69	25 37
51	41 04	74 85	56 24	47 88		100 79	67 90	53 12	45 91	.....	23 10	27 19
52	42 89	76 65	57 80	49 43		101 43	68 75	54 22	47 28	.....	24 68	29 21
53	44 87	78 52	59 46	51 08		102 13	69 69	55 44	48 78	.....	26 43	31 45
54	46 97	80 47	61 21	52 86		102 92	70 74	56 79	50 42	.....	28 39	33 93
55	49 22	82 51	63 06	54 75		103 80	71 91	58 29	52 23	.....	30 55	36 67
56	51 62	84 64	65 03	56 79		104 78	73 21	59 94	.....	.....	32 96	39 71
57	54 18	86 87	67 13	58 97		105 86	74 65	61 76	.....	.....	35 68	43 05
58	56 92	89 21	69 37	61 33		107 07	76 25	63 77	.....	.....	38 59	46 75
59	59 85	91 67	71 76	63 86		108 42	78 03	65 97	.....	.....	41 86	50 42
60	62 97	94 27	74 33	66 60		109 91	80 00	68 40	.....	.....	45 48	55 30
61	66 32	97 00	77 08	69 54		111 56	82 18	.....	.....	.....	.....	.....
62	69 91	99 90	80 03	72 73		113 41	84 59	.....	.....	.....	.....	.....
63	73 74	102 97	83 20	76 18		115 45	87 24	.....	.....	.....	.....	.....
64	77 86	106 24	86 62	79 91		117 72	90 17	.....	.....	.....	.....	.....
65	82 26	109 73	90 31	83 95		120 24	93 39	.....	.....	.....	.....	.....

*Nonforfeiture values same as for Participating Policies.

INSTALMENT BENEFITS.

Number and Rates per \$1,000.

Age at Issue.	LIFE OPTION.			20-PAYMENT LIFE OPTION.			15-PAYMENT LIFE OPTION.			10-PAYMENT LIFE OPTION.		
	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.
20	\$16 46	\$15 35	\$14 35	\$25 08	\$23 40	\$21 68	\$30 22	\$28 20	\$26 36	\$40 72	\$38 00	\$35 81
21	16 52	15 39	14 37	25 47	23 76	22 21	30 69	28 63	26 76	41 38	38 56	36 04
22	17 19	16 03	14 99	25 88	24 14	22 54	31 16	29 08	27 18	41 96	39 15	36 59
23	17 57	16 40	15 32	26 29	24 53	22 92	31 66	29 54	27 61	42 61	39 76	37 15
24	17 99	16 78	15 68	26 73	24 94	23 31	32 17	30 01	28 06	43 28	40 38	37 74
25	18 41	17 17	16 05	27 18	25 38	23 70	32 69	30 50	28 51	43 97	41 03	38 35
26	18 55	17 59	16 44	27 64	25 79	24 10	33 24	31 01	28 99	44 70	41 70	38 98
27	19 33	18 03	16 86	28 12	26 24	24 53	33 81	31 54	29 48	45 44	42 40	39 63
28	19 82	18 49	17 29	28 63	26 71	24 96	34 40	32 09	30 00	46 21	43 11	40 29
29	20 34	18 96	17 74	29 14	27 19	25 42	35 00	32 68	30 53	47 01	43 86	40 96
30	20 88	19 49	18 21	29 69	27 70	25 89	35 64	33 25	31 08	47 83	44 63	41 71
31	21 46	20 03	18 72	30 25	28 22	26 38	36 29	33 86	31 64	48 68	45 42	42 46
32	22 06	20 58	19 24	30 84	28 77	26 89	36 96	34 49	32 23	49 56	46 21	43 22
33	22 70	21 18	19 80	31 45	29 34	27 42	37 68	35 15	32 85	50 48	47 09	44 03
34	23 37	21 81	20 38	32 09	29 94	27 98	38 40	35 83	33 49	51 42	47 97	44 84
35	24 08	22 47	21 00	32 75	30 55	28 56	39 16	36 54	34 15	52 39	48 88	45 69
36	24 83	23 17	21 45	33 45	31 21	29 17	39 95	37 27	34 84	53 41	49 83	46 58
37	25 62	23 90	22 34	34 17	31 88	29 80	40 78	38 04	35 56	54 46	50 81	47 49
38	26 45	24 68	23 07	34 93	32 59	30 46	41 63	38 84	36 30	55 55	51 82	48 44
39	27 34	25 51	23 94	35 73	33 34	31 16	42 53	39 68	37 06	56 67	52 87	49 42
40	28 27	26 38	24 66	36 57	34 12	31 96	43 46	40 54	37 90	57 84	53 96	50 44
41	29 27	27 31	25 52	37 45	34 94	32 68	44 43	41 45	38 75	59 06	55 10	51 50
42	30 32	28 29	26 44	38 38	35 81	33 47	45 45	42 41	39 64	60 32	56 28	52 60
43	31 44	29 33	27 41	39 35	36 72	34 32	46 51	43 40	40 56	61 63	57 50	53 74
44	32 62	30 44	28 45	40 39	37 68	35 22	47 63	44 44	41 54	62 99	58 77	54 93
45	33 89	31 62	29 55	41 48	38 70	36 17	48 80	45 53	42 65	64 40	60 09	56 16
46	35 23	32 87	30 72	42 65	39 79	37 19	50 04	46 68	43 84	65 99	61 47	57 48
47	36 66	34 21	31 97	43 86	40 94	38 26	51 34	47 90	44 77	67 43	62 91	58 89
48	38 18	35 63	33 30	45 19	42 15	39 40	52 71	49 18	45 96	69 03	64 41	60 39
49	39 90	37 13	34 71	46 59	43 45	40 62	54 15	50 52	47 22	70 72	65 98	61 97
50	41 53	38 76	36 22	48 06	44 83	41 90	55 67	51 94	48 85	72 47	67 61	63 26
51	43 37	40 44	37 82	49 62	46 30	43 27	57 27	53 43	49 94	74 30	69 32	64 79
52	45 33	42 39	39 53	51 31	47 87	44 75	58 96	55 01	51 42	76 20	71 16	66 45
53	47 42	44 24	41 35	53 19	49 55	46 31	60 76	56 69	52 98	78 20	72 96	68 19
54	49 64	46 32	43 39	55 02	51 33	47 98	62 66	58 46	54 85	80 28	74 90	70 01
55	52 02	48 54	45 37	57 09	53 25	49 77	64 67	60 34	56 40	82 47	76 94	71 99
56	54 55	50 90	47 57	59 28	55 31	51 70	66 82	62 34	58 27	84 76	79 08	73 91
57	57 26	53 42	49 93	61 64	57 51	53 76	69 10	64 47	60 29	87 16	81 32	76 01
58	60 16	56 13	52 46	64 19	59 89	55 98	71 55	66 75	62 39	89 69	83 69	78 21
59	63 26	59 01	55 16	66 92	62 44	58 36	74 15	69 18	64 66	92 36	86 17	80 54
60	66 55	62 10	58 04	69 87	65 19	60 83	76 94	71 79	67 10	95 17	88 79	82 99
61	70 10	65 40	61 13	73 04	68 15	63 69	79 93	74 57	69 70	98 15	91 57	85 59
62	73 88	68 93	64 43	76 47	71 34	66 68	83 13	77 56	72 80	101 31	94 52	88 35
63	77 93	72 71	67 96	80 16	74 79	69 91	86 59	80 79	75 51	104 67	97 66	91 29
64	82 28	76 77	71 75	84 16	78 52	73 39	90 39	84 25	78 74	108 26	100 99	94 40
65	86 94	81 11	75 82	88 49	82 56	77 16	94 30	87 98	82 24	112 06	104 56	97 73

INSTALMENT BENEFITS.

Number and Rates per \$1,000.

Age at Issue.	10-YEAR ENDOWMENT BOND. Rates per \$1,000. Number and Amount of Instalments.			15-YEAR ENDOWMENT BOND.			20-YEAR ENDOWMENT BOND.			25-YEAR ENDOWMENT BOND.		
	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.	Ten of \$100.	Fifteen of \$66 2-3.	Twenty of \$50.
20	\$89 79	\$83 77	\$78 30	\$58 06	\$54 17	\$50 68	\$42 52	\$39 67	\$37 08	\$33 48	\$31 22	\$29 18
21	89 86	83 84	78 36	58 14	54 24	50 70	42 60	39 75	37 15	33 55	31 31	29 26
22	89 94	83 91	78 43	58 23	54 32	50 78	42 70	39 84	37 24	33 66	31 40	29 36
23	90 01	83 98	78 50	58 31	54 41	50 85	42 80	39 93	37 32	33 77	31 50	29 45
24	90 10	84 06	78 57	58 41	54 50	50 94	42 90	40 03	37 41	33 89	31 62	29 55
25	90 20	84 16	78 66	58 52	54 60	51 03	43 02	40 13	37 51	34 01	31 73	29 66
26	90 30	84 25	78 74	58 62	54 69	51 12	43 14	40 25	37 62	34 15	31 86	29 78
27	90 40	84 34	78 83	58 74	54 80	51 22	43 26	40 36	37 73	34 30	32 00	29 91
28	90 51	84 44	78 93	58 86	54 91	51 33	43 40	40 50	37 85	34 46	32 15	30 05
29	90 62	84 55	79 03	58 98	55 03	51 43	43 54	40 63	37 97	34 63	32 31	30 20
30	90 75	84 67	79 14	59 12	55 16	51 56	43 71	40 78	38 12	34 82	32 49	30 36
31	90 88	84 79	79 26	59 27	55 30	51 69	43 88	40 94	38 28	35 02	32 68	30 54
32	91 02	84 93	79 38	59 44	55 45	51 83	44 06	41 11	38 42	35 24	32 88	30 73
33	91 17	85 06	79 51	59 61	55 61	51 98	44 26	41 30	38 60	35 43	33 11	30 95
34	91 34	85 22	79 65	59 80	55 79	52 15	44 48	41 50	38 79	35 75	33 39	31 18
35	91 52	85 38	79 81	60 00	55 98	52 32	44 73	41 73	39 01	36 04	33 63	31 43
36	91 70	85 56	79 97	60 22	56 19	52 52	44 99	41 97	39 23	36 37	33 93	31 71
37	91 90	85 75	80 14	60 46	56 41	52 72	45 26	42 24	39 43	36 72	34 29	32 02
38	92 13	85 96	80 34	60 72	56 65	52 95	45 59	42 54	39 76	37 10	34 62	32 36
39	92 37	86 18	80 55	61 00	56 92	53 20	45 94	42 86	40 06	37 53	35 02	32 73
40	92 63	86 43	80 78	61 32	57 21	53 47	46 38	43 23	40 40	38 01	35 46	33 15
41	92 91	86 69	81 03	61 66	57 53	53 77	46 75	43 62	40 77	38 53	35 95	33 60
42	93 22	86 97	81 29	62 04	57 88	54 10	47 22	44 05	41 18	39 10	36 48	34 10
43	93 56	87 29	81 59	62 45	58 28	54 47	47 73	44 54	41 63	39 74	37 06	34 66
44	93 95	87 66	81 93	62 94	58 72	54 88	48 31	45 07	42 13	40 43	37 72	35 26
45	94 36	88 04	82 29	63 44	59 19	55 33	48 94	45 66	42 68	41 21	38 45	35 93
46	94 83	88 48	82 70	64 02	59 73	55 83	49 64	46 32	43 29	42 07	39 25	36 69
47	95 35	88 96	83 15	64 66	60 33	56 38	50 42	47 05	43 97	43 01	40 13	37 51
48	95 92	89 49	83 65	65 36	60 98	57 00	51 26	47 85	44 72	44 05	41 10	38 43
49	96 55	90 08	84 20	66 13	61 70	57 67	52 23	48 73	45 54	45 20	42 17	39 41
50	97 25	90 74	84 81	66 99	62 51	58 42	53 28	49 71	46 46	45 45	43 34	40 51
51	98 02	91 45	85 48	67 93	63 38	59 24	54 43	50 78	47 47	47 83	44 63	41 71
52	98 88	92 24	86 21	68 98	64 36	60 15	55 70	51 96	48 57	49 44	46 04	43 03
53	99 79	93 11	87 02	70 12	65 42	61 15	57 09	53 27	49 79	51 06	47 58	44 41
54	100 81	94 06	87 91	71 39	66 60	62 25	58 62	54 69	51 12	52 86	49 27	46 05
55	101 94	95 11	88 89	72 78	67 90	63 46	60 31	56 27	52 59	54 77	51 10	47 74
56	103 18	96 26	89 97	74 30	69 33	64 80	62 16	58 00	54 21	.....	.....	.....
57	104 53	97 52	91 15	75 98	70 89	66 26	64 19	59 89	55 98	.....	.....	.....
58	106 02	98 92	92 46	77 84	72 62	67 83	66 41	61 96	57 92	.....	.....	.....
59	107 57	100 45	93 89	79 88	74 53	69 66	68 86	64 24	60 05	.....	.....	.....
60	109 48	103 14	95 47	82 13	76 63	71 62	71 52	66 73	62 87	.....	.....	.....
61	111 47	104 60	97 21	84 59	78 93	73 77	.....	.....	.....	.....	.....	.....
62	113 67	106 05	99 12	87 31	81 46	76 14	.....	.....	.....	.....	.....	.....
63	116 08	108 30	101 23	90 29	84 23	78 79	.....	.....	.....	.....	.....	.....
64	118 74	110 79	103 55	93 54	87 27	81 57	.....	.....	.....	.....	.....	.....
65	121 67	118 52	106 10	97 11	90 61	84 69	.....	.....	.....	.....	.....	.....

Rates to Secure Instalment Benefits. \$50 for 20 Years and
\$1,000 at End of Period. Nominal Insurance \$2,000.
Actual Insurance \$1,320.

Age at Issue.	LIFE.				ENDOWMENT.—Continuous Annual Premiums.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.
20	\$24 73	\$61 19	\$45 41	\$37 69	\$134 90	\$87 29	\$63 88	\$50 27
21	25 27	62 10	46 11	38 27	135 00	87 35	64 01	50 42
22	25 82	63 05	46 82	38 88	135 12	87 48	64 16	50 57
23	26 40	64 02	47 56	39 50	135 24	87 61	64 30	50 73
24	27 02	65 03	48 33	40 16	135 37	87 76	64 46	50 92
25	27 68	66 07	49 12	40 83	135 52	87 92	64 63	51 10
26	28 38	67 15	49 94	41 53	135 68	88 07	64 82	51 31
27	29 04	68 27	50 90	42 26	135 82	88 25	65 00	51 54
28	29 78	69 42	51 63	43 01	135 98	88 43	65 21	51 77
29	30 56	70 62	52 59	43 79	136 15	88 62	65 42	52 03
30	31 38	71 87	53 54	44 61	136 35	88 83	65 67	52 32
31	32 25	73 15	54 52	45 45	136 55	89 05	65 93	52 62
32	33 15	74 47	55 54	46 34	136 76	89 30	66 20	52 95
33	34 11	75 84	56 61	47 25	136 98	89 55	66 51	53 32
34	35 12	77 26	57 70	48 21	137 23	89 84	66 84	53 72
35	36 19	78 72	58 84	49 20	137 50	90 15	67 21	54 15
36	37 31	80 25	60 02	50 26	137 77	90 48	67 59	54 64
37	38 50	81 82	61 27	51 34	138 08	90 83	68 02	55 17
38	39 75	83 45	62 55	52 49	138 42	91 23	68 50	55 75
39	41 08	85 14	63 89	53 69	138 78	91 65	69 03	56 39
40	42 48	86 90	65 29	54 94	139 17	92 18	69 61	57 11
41	43 97	88 72	66 76	56 26	139 59	92 64	70 24	57 89
42	45 56	90 62	68 29	57 66	140 06	93 21	70 94	58 74
43	47 23	92 59	69 89	59 13	140 57	93 84	71 72	59 71
44	49 02	94 64	71 56	60 68	141 15	94 56	72 58	60 75
45	50 92	96 76	73 32	62 32	141 77	95 32	73 53	61 91
46	52 94	98 99	75 13	64 08	142 47	96 19	74 58	63 21
47	55 04	101 30	77 13	65 93	143 25	97 14	75 76	64 62
48	57 37	103 72	79 19	67 88	144 11	98 20	77 05	66 19
49	59 80	106 25	81 36	69 98	145 06	99 36	78 47	67 91
50	62 40	108 88	83 64	72 20	146 12	100 65	80 05	69 79
51	65 16	111 62	86 04	74 56	147 26	102 07	81 78	71 87
52	68 10	114 49	88 59	77 09	148 53	103 64	83 68	74 14
53	71 24	117 48	91 28	79 79	149 93	105 35	85 78	76 62
54	74 58	120 51	94 15	82 66	151 46	107 25	88 07	79 34
55	78 16	123 90	97 17	85 75	153 15	109 34	90 61	82 20
56	81 96	127 34	100 39	89 08	155 01	111 64	93 39	.....
57	86 03	130 95	103 83	92 63	157 04	114 16	96 44	.....
58	90 38	134 75	107 49	96 44	159 29	116 94	99 78	.....
59	95 03	138 76	111 40	100 55	161 76	120 02	103 45	.....
60	99 99	142 99	115 60	104 97	164 48	123 40	107 45	.....

NOTE.—Values same as for Life Option Policies, and Endowment Bonds, Amount \$2,000, payable in instalments.

Largest Amount of Insurance it will write on a Single Life, \$20,000
Premiums for each \$1,000 Insurance.

Age at Issue.	Ordinary Life. Nonparticipating.	Free Distribution Policy (Participating).		Special Distribution Policy (Participating).		Continuous Payment Endowment Dividend Investment Policy. (Participating.)									
		15-Year Period. Return last Five Years.	20-Year Period. Return last Ten Years.	Single Premium First Two Years.	Annual Premium.	Single Premium First Two Years.	Annual Premium.	Annual Premiums for Policy Maturing at Ages							
								40	45	50	55	60	65	70	75
20	\$14 86	\$18 27	\$18 49	\$29 92	\$18 27	\$30 14	\$18 49	\$47 11	\$36 92	\$30 62	\$26 51	\$23 79	\$22 00	\$20 86	\$20 19
21	15 19	18 67	18 90	30 45	18 67	30 67	18 90	50 00	38 68	31 79	27 36	24 43	22 50	21 80	20 60
22	15 49	19 10	19 33	31 01	19 10	31 24	19 33	53 25	40 60	33 06	28 27	25 12	23 07	21 78	21 02
23	16 86	19 57	19 81	31 60	19 57	31 84	19 81	56 90	42 72	34 44	29 23	25 85	23 65	22 27	21 47
24	16 25	20 06	20 31	32 23	20 06	32 48	20 31	60 57	45 07	36 93	30 27	26 62	24 27	22 80	21 94
25	16 71	20 56	20 84	32 89	20 56	33 16	20 84	65 83	47 66	37 56	31 88	27 45	24 81	23 34	22 44
26	17 14	21 12	21 43	33 59	21 12	33 89	21 43	71 36	50 57	39 33	32 58	28 38	25 61	23 93	22 95
27	17 59	21 68	22 00	34 81	21 68	34 63	22 00	77 83	53 82	41 28	33 88	29 26	26 34	24 54	23 50
28	18 06	22 29	22 65	35 09	22 29	35 44	22 65	85 48	57 50	43 42	35 29	30 27	27 12	25 29	24 08
29	18 55	22 92	23 31	35 91	22 92	36 29	23 31	94 70	61 68	46 78	36 81	31 35	28 16	25 87	24 69
30	19 06	23 57	23 98	36 78	23 57	37 19	23 98	105 99	66 46	48 40	38 47	32 52	28 84	26 61	25 39
31	19 61	24 28	24 72	37 69	24 28	38 13	24 72	.....	72 01	51 33	40 29	33 77	29 79	27 37	26 01
32	20 19	25 01	25 47	38 64	25 01	39 10	25 47	.....	78 49	54 61	42 27	35 12	30 80	28 19	26 72
33	20 81	25 80	26 31	39 67	25 80	40 17	26 31	.....	86 16	58 32	44 45	36 57	31 87	29 06	27 48
34	21 47	26 62	27 16	40 78	26 62	41 27	27 16	.....	95 39	62 52	46 85	38 16	33 02	29 99	28 29
35	22 18	27 47	28 04	41 85	27 47	42 42	28 04	.....	106 09	67 34	49 52	39 88	34 26	30 97	29 19
36	22 70	28 43	29 08	43 05	28 43	43 69	29 08	.....	.....	72 30	52 49	41 76	35 61	32 02	30 04
37	23 30	29 41	30 10	44 29	29 41	44 98	30 10	.....	.....	79 41	55 52	43 61	37 04	33 15	31 00
38	24 62	30 43	31 16	45 61	30 43	46 34	31 16	.....	.....	87 12	59 58	46 06	38 60	34 36	32 01
39	25 38	31 55	32 36	47 01	31 55	47 82	32 36	.....	.....	97 43	63 84	48 56	40 29	35 64	33 11
40	26 30	32 75	33 66	48 52	32 75	49 42	33 66	.....	.....	107 72	68 72	51 42	42 14	37 02	34 27
41	27 28	34 06	35 11	50 05	34 06	51 19	35 11	.....	.....	.....	74 87	54 39	44 14	38 62	35 53
42	28 29	35 46	36 65	51 35	35 46	53 14	36 65	.....	.....	.....	80 99	57 84	47 40	40 15	36 85
43	29 41	36 99	38 39	54 01	36 99	55 41	38 39	.....	.....	.....	88 82	61 75	49 78	41 92	38 30
44	30 62	38 62	40 23	56 30	38 62	57 91	40 23	.....	.....	.....	98 23	66 19	51 47	43 85	39 87
45	31 92	40 31	42 11	58 86	40 31	60 66	42 11	.....	.....	.....	109 72	71 26	54 44	45 94	41 55
46	33 26	42 13	44 16	61 61	42 13	63 64	44 16	.....	.....	.....	.....	77 11	57 76	48 22	43 86
47	34 66	44 14	46 48	64 66	44 14	66 99	46 48	.....	.....	.....	.....	83 92	61 45	50 70	45 31
48	36 13	46 25	48 89	67 92	46 25	70 55	48 89	.....	.....	.....	.....	91 93	65 56	53 39	47 40
49	37 67	48 69	51 69	71 33	48 69	74 47	51 69	.....	.....	.....	.....	101 50	70 21	56 35	49 64
50	39 31	51 00	54 38	74 24	51 00	78 62	54 38	.....	.....	.....	.....	113 16	75 51	59 60	52 08
51	41 05	53 63	57 46	79 35	53 63	83 17	57 46	.....	.....	.....	.....	.....	81 55	63 17	54 08
52	42 90	56 56	60 97	83 87	56 56	88 28	60 97	.....	.....	.....	.....	.....	88 57	67 14	57 52
53	44 88	59 61	64 57	87 64	59 61	93 60	64 57	.....	.....	.....	.....	.....	97 85	71 56	60 61
54	46 98	62 90	68 49	93 85	62 90	99 40	68 49	.....	.....	.....	.....	.....	106 59	76 51	63 94
55	49 24	66 37	72 58	99 35	66 37	105 57	72 58	.....	.....	.....	.....	.....	118 46	82 11	67 61
56	51 64	70 10	.....	102 72	70 10	.....	.....	.....	.....	.....	.....	.....	.....	88 49	71 62
57	54 21	74 14	.....	109 05	74 14	.....	.....	.....	.....	.....	.....	.....	.....	95 94	76 04
58	57 04	78 55	.....	115 97	78 55	.....	.....	.....	.....	.....	.....	.....	.....	104 42	80 94
59	60 78	83 18	.....	123 42	83 18	.....	.....	.....	.....	.....	.....	.....	.....	114 58	86 40
60	65 05	87 69	.....	131 15	87 69	.....	.....	.....	.....	.....	.....	.....	.....	123 83	92 55

For semi-annual premiums, add 4 per cent and divide by 2.
For quarterly premiums, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$50,000.

Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.						ENDOWMENT. Continuous Annual Premiums.					Endowment at age 75.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Endowment at age 75.	10-Year Endowment.	15-Year Endowment.	20-Year Endowment.	25-Year Term.
20	18 50	42 70	32 10	28 90	23 90	32 50	203 40	66 80	48 10	37 60	31 00	19 10	77 70	61 20	45 70	88 10
21	18 80	43 40	32 60	27 40	24 30	32 70	103 50	66 40	48 20	37 70	31 10	19 00	77 80	61 30	45 80	88 20
22	19 00	44 10	33 20	27 80	24 80	33 00	103 60	66 50	48 30	37 80	31 20	19 00	77 90	61 40	45 90	88 30
23	19 10	44 30	33 70	28 30	25 20	34 00	103 70	66 60	48 40	37 90	31 30	19 00	78 00	61 50	46 00	88 40
24	20 20	45 60	34 30	28 80	25 70	35 40	103 80	66 70	48 50	38 00	31 40	20 00	78 10	61 60	46 10	88 50
25	20 30	46 40	34 90	29 40	26 10	36 00	103 90	66 80	48 60	38 10	31 50	21 00	78 20	61 70	46 20	88 60
26	21 20	47 20	35 60	29 90	26 60	36 60	104 10	66 90	48 70	38 20	31 60	22 00	78 30	61 80	46 30	88 70
27	21 50	48 10	36 20	30 50	27 20	37 20	104 20	66 70	48 80	38 30	31 70	22 10	78 40	61 90	46 40	88 80
28	22 30	49 00	36 90	31 10	27 70	37 70	104 30	66 80	48 90	38 40	31 80	22 20	78 50	62 00	46 50	88 90
29	22 00	49 90	37 60	31 70	28 30	38 60	104 40	66 70	48 90	38 50	31 90	22 30	78 60	62 10	46 60	89 00
30	23 50	50 90	38 40	32 30	28 90	39 30	104 60	66 70	49 00	38 60	32 00	23 40	79 70	63 00	47 70	90 00
31	24 20	51 90	39 20	33 00	29 50	40 50	104 80	66 70	49 10	38 70	32 10	24 50	79 80	63 10	47 80	90 10
32	24 90	52 90	40 00	33 70	30 10	40 80	105 00	66 70	49 20	38 80	32 20	25 60	79 90	63 20	47 90	90 20
33	25 60	54 00	40 80	34 40	30 80	41 50	105 10	66 80	49 30	38 90	32 30	26 70	80 00	63 30	48 00	90 30
34	26 40	55 10	41 70	35 20	31 50	42 40	105 30	66 80	49 40	39 00	32 40	27 80	80 10	63 40	48 10	90 40
35	27 30	56 30	42 60	36 00	32 30	43 20	105 50	66 80	49 50	39 10	32 50	28 90	80 20	63 50	48 20	90 50
36	28 10	57 50	43 50	36 80	33 10	44 10	105 60	66 80	49 60	39 20	32 60	29 00	80 30	63 60	48 30	90 60
37	29 00	58 70	44 40	37 70	33 90	44 90	106 00	66 90	49 70	39 30	32 70	30 10	80 40	63 70	48 40	90 70
38	30 00	60 10	45 40	38 60	34 80	45 90	106 30	66 90	49 80	39 40	32 80	31 20	80 50	63 80	48 50	90 80
39	31 10	61 40	46 60	39 60	35 70	46 80	106 60	66 90	49 90	39 50	32 90	32 30	80 60	63 90	48 60	90 90
40	32 20	62 80	47 80	40 60	36 70	47 80	106 90	66 70	49 90	39 60	33 00	33 40	80 70	64 00	48 70	91 00
41	33 30	64 30	49 00	41 70	37 70	48 80	107 30	66 70	50 00	39 70	33 10	34 50	80 80	64 10	48 80	91 10
42	34 60	65 80	50 20	42 80	38 80	49 80	107 70	66 70	50 10	39 80	33 20	35 60	80 90	64 20	48 90	91 20
43	35 90	67 40	51 50	44 00	40 00	50 90	108 10	66 70	50 20	39 90	33 30	36 70	81 00	64 30	49 00	91 30
44	37 30	69 10	52 90	45 30	41 20	52 00	108 60	66 70	50 30	40 00	33 40	37 80	81 10	64 40	49 10	91 40
45	38 80	70 80	54 30	46 60	42 60	53 20	109 10	66 70	50 40	40 10	33 50	38 90	81 20	64 50	49 20	91 50
46	40 40	72 50	55 80	48 00	44 00	54 30	109 60	66 70	50 50	40 20	33 60	40 00	81 30	64 60	49 30	91 60
47	42 10	74 30	57 40	49 60	45 50	55 50	110 30	66 70	50 60	40 30	33 70	41 10	81 40	64 70	49 40	91 70
48	43 90	76 50	59 10	51 20	47 10	56 70	111 00	66 70	50 70	40 40	33 80	42 20	81 50	64 80	49 50	91 80
49	45 80	78 60	60 90	52 90	48 80	58 00	111 70	66 70	50 80	40 50	33 90	43 30	81 60	64 90	49 60	91 90
50	47 90	80 80	62 30	54 70	50 70	59 50	112 60	66 70	50 90	40 60	34 00	44 40	81 70	65 00	49 70	92 00
51	50 10	83 00	64 90	56 60	52 60	61 00	113 60	66 70	51 00	40 70	34 10	45 50	81 80	65 10	49 80	92 10
52	52 40	85 40	66 80	58 70	54 60	62 60	114 60	66 70	51 10	40 80	34 20	46 60	81 90	65 20	49 90	92 20
53	54 90	87 90	68 90	60 80	56 70	64 30	115 70	66 70	51 20	40 90	34 30	47 70	82 00	65 30	50 00	92 30
54	57 50	90 50	71 40	63 20	58 80	66 00	117 00	66 70	51 30	41 00	34 40	48 80	82 10	65 40	50 10	92 40
55	60 40	93 20	73 90	65 70	60 90	67 80	118 30	66 70	51 40	41 10	34 50	49 90	82 20	65 50	50 20	92 50
56	63 40	96 00	76 50	68 40	63 00	69 60	119 60	66 70	51 50	41 20	34 60	51 00	82 30	65 60	50 30	92 60
57	66 60	99 00	79 30	71 30	65 10	71 40	121 00	66 70	51 60	41 30	34 70	52 10	82 40	65 70	50 40	92 70
58	70 10	102 10	82 30	74 30	67 20	73 20	123 00	66 70	51 70	41 40	34 80	53 20	82 50	65 80	50 50	92 80
59	73 80	105 40	85 50	77 70	69 00	75 00	125 00	66 70	51 80	41 50	34 90	54 30	82 60	65 90	50 60	92 90
60	77 70	108 90	89 00	81 00	71 00	76 80	127 00	66 70	51 90	41 60	35 00	55 40	82 70	66 00	50 70	93 00
61	81 90	112 60	92 00	84 00	73 00	78 60	129 00	66 70	52 00	41 70	35 10	56 50	82 80	66 10	50 80	93 10
62	86 50	116 50	95 00	87 00	75 00	80 40	131 00	66 70	52 10	41 80	35 20	57 60	82 90	66 20	50 90	93 20
63	91 30	120 70	98 00	90 00	77 00	82 20	133 00	66 70	52 20	41 90	35 30	58 70	83 00	66 30	51 00	93 30
64	96 50	125 10	101 00	93 00	79 00	84 00	135 00	66 70	52 30	42 00	35 40	59 80	83 10	66 40	51 10	93 40
65	102 10	129 80	104 00	96 00	81 00	86 00	137 00	66 70	52 40	42 10	35 50	60 90	83 20	66 50	51 20	93 50

For one-half or one-quarter yearly premiums notes are taken for pro rata amount of annual premium with 6 per cent interest for the time of deferred payments.

INSURANCE AND INVESTMENT ACCUMULATION POLICY (PARTICIPATING).

Premiums for each \$1,000 Insurance. Adopted March 1, 1899.

Age at Issue.	LIFE.							ENDOWMENT. Continuous Annual Premiums.				
	Annual Premiums.	10. Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	30 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$19 62	\$48 56	\$36 00	\$29 84	\$26 26	\$23 95	331 73	105 84	\$68 40	\$50 07	\$39 38	\$32 54
22	20 06	49 30	36 55	30 31	26 68	24 36	337 53	105 92	68 50	50 17	39 50	32 68
23	20 51	50 06	37 13	30 80	27 12	24 77	343 58	106 02	68 60	50 28	39 63	32 82
24	20 99	50 85	37 73	31 31	27 57	25 19	349 88	106 11	68 70	50 40	39 76	32 98
25	21 49	51 67	38 35	31 83	28 05	25 64	356 46	106 22	68 82	50 53	39 90	33 15
26	22 01	52 51	38 98	32 37	28 54	26 11	363 84	106 33	68 94	50 66	40 03	33 34
27	22 56	53 38	39 65	32 94	29 05	26 59	370 50	106 44	69 07	50 81	40 23	33 54
28	23 14	54 28	40 35	33 52	29 58	27 10	377 98	106 56	69 21	50 97	40 41	33 76
29	23 74	55 21	41 05	34 13	30 14	27 63	385 78	106 70	69 35	51 13	40 61	33 99
30	24 38	56 18	41 78	34 76	30 72	28 19	393 91	106 84	69 51	51 31	40 82	34 25
31	25 05	57 18	42 55	35 42	31 32	28 77	402 39	106 98	69 68	51 51	41 05	34 54
32	25 75	58 21	43 34	36 11	31 96	29 38	411 23	107 15	69 86	51 72	41 31	34 85
33	26 50	59 28	44 16	36 82	32 63	30 02	420 44	107 32	70 06	51 95	41 59	35 19
34	27 28	60 38	45 02	37 56	33 31	30 70	430 08	107 50	70 27	52 20	41 89	35 57
35	28 11	61 53	45 91	38 34	34 02	31 42	440 02	107 70	70 50	52 47	42 28	35 99
36	28 98	62 71	46 83	39 15	34 80	32 16	450 44	107 91	70 75	52 78	42 60	36 44
37	29 90	63 94	47 79	40 00	35 60	32 92	461 27	108 14	71 02	53 10	43 00	36 94
38	30 88	65 21	48 79	40 89	36 45	33 70	472 54	108 39	71 32	53 47	43 45	37 49
39	31 91	66 53	49 83	41 81	37 34	34 51	484 24	108 66	71 64	53 87	43 94	38 10
40	33 01	67 90	50 92	42 79	38 28	35 36	496 41	108 96	72 00	54 31	44 49	38 77
41	34 16	69 32	52 06	43 82	39 27	36 24	509 05	109 28	72 40	54 80	45 09	39 51
42	35 39	70 79	53 24	44 90	40 30	37 16	522 17	109 63	72 88	55 33	45 75	40 32
43	36 70	72 32	54 49	46 04	41 36	38 11	535 78	110 03	73 32	55 93	46 49	41 21
44	38 08	73 91	55 79	47 25	42 45	39 19	549 90	110 46	73 85	56 59	47 30	42 20
45	39 55	75 57	57 16	48 52	43 60	40 30	564 51	110 94	74 44	57 32	48 20	43 28
46	41 12	77 30	58 60	49 87	44 80	41 44	579 64	111 47	75 10	58 14	49 19	44 44
47	42 79	79 10	60 11	51 31	46 05	42 61	595 27	112 06	75 89	59 03	50 29	45 69
48	44 57	80 98	61 71	52 83	47 35	43 90	611 39	112 72	76 64	60 09	51 49	46 99
49	46 46	82 95	63 39	54 45	48 69	45 23	628 00	113 44	77 54	61 18	52 82	48 34
50	48 48	84 99	65 16	56 17	50 11	46 61	645 05	114 24	78 53	62 34	54 29	49 74
51	50 62	87 12	67 03	58 01	51 63	48 11	662 54	115 18	79 63	63 37	55 89	51 19
52	52 91	89 35	69 01	59 97	53 20	49 69	680 43	116 10	80 82	65 15	57 49	52 79
53	55 35	91 68	71 10	62 06	55 84	51 34	698 72	117 17	82 15	66 76	59 19	54 44
54	57 95	94 11	73 31	64 29	57 57	53 06	717 38	118 35	83 61	68 55	61 09	56 14
55	60 72	96 66	75 66	66 69	59 36	54 84	736 38	119 64	85 21	70 51	63 09	57 99
56	63 58	99 33	78 16	69 36	61 21	56 77	755 70	121 06	86 99	72 99	64 89	59 94
57	66 54	102 13	80 82	72 08	63 11	58 74	775 29	122 63	88 94	75 19	66 89	61 99
58	70 23	105 08	83 66	75 03	65 06	60 76	795 14	124 36	91 09	77 59	68 99	64 14
59	73 88	108 19	86 69	78 03	67 03	62 84	815 22	126 26	93 46	80 19	71 19	66 39
60	77 69	111 47	89 94	81 08	69 08	64 97	837 85	128 35	96 07	82 59	73 59	68 64
61	81 82	114 94	93 03	84 17	71 17	67 14	864 83	130 66	98 89	85 19	76 19	71 14
62	86 24	118 62	96 18	87 31	73 31	69 36	891 66	133 20	101 89	87 99	78 99	73 89
63	90 97	122 59	99 38	90 49	75 49	71 61	917 31	136 00	104 89	90 99	81 99	76 64
64	96 05	126 69	102 63	93 63	77 63	73 90	943 37	139 08	108 09	94 19	85 19	79 89
65	101 48	131 13	105 93	96 83	79 83	76 24	969 81	142 47	111 49	97 59	88 59	82 89
66	107 31	135 81	109 28	100 08	82 08	78 61	996 69	146 09	115 19	101 19	92 19	86 14
67	113 56	140 74	113 58	103 38	84 38	81 01	1023 98	149 99	119 09	104 99	96 19	89 44
68	120 25	145 91	117 88	106 63	86 63	83 41	1051 65	154 19	123 19	108 99	100 19	92 89
69	127 42	151 34	122 18	110 03	89 03	85 88	1079 70	158 69	126 69	113 19	104 19	96 14
70	135 11	157 03	126 63	113 28	91 28	88 39	1108 11	163 49	130 49	117 59	108 59	100 14

For semi-annual rates multiply by 1.04 and divide by 2.
For quarterly rates, multiply by 1.06 and divide by 4.

SEVEN-YEAR EQUALIZATION POLICY

PROFITS.

The profits arising under policies issued on this plan will be apportioned only at the end of each seventh year from the date of the insurance and at the end of each seventh year thereafter during the continuance of the policy. Future results, so far as they depend upon future profits, cannot be foretold for the reason that such profits depend upon elements that are variable in their nature, such as the rate of mortality, expense and the rate of interest earned on investments. In view of the low premium rate at which this policy is sold and the large guarantees given therefor, the Company will not furnish any illustrations or estimates of profits for this policy, and agents are expressly forbidden to make any representations other than those contained in the policy.

SEVEN-YEAR EQUALIZATION POLICY.

Ordinary Life.

AGE.	ANNUAL PREMIUM.		ANNUAL LOANS.				PAID-UP.			
	1st Year.	After 1st Year.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 21st Yr.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 21st Yr.
21	\$ 19.62	\$ 15.42	\$ 29	\$ 48	\$ 124	\$ 226	\$ 95	\$ 140	\$ 296	\$ 446
22	20.06	15.77	30	50	128	234	98	144	302	454
23	20.51	16.14	31	51	133	243	100	147	308	462
24	20.99	16.52	32	54	139	252	103	150	315	470
25	21.49	16.91	33	56	144	261	105	154	321	478
26	22.01	17.34	35	58	150	270	108	158	327	486
27	22.56	17.79	36	60	156	280	111	161	334	494
28	23.14	18.24	38	62	162	290	113	165	341	502
29	23.74	18.74	39	65	168	301	116	169	347	511
30	24.38	19.25	41	68	175	311	119	173	354	520
31	25.05	19.80	42	70	182	322	122	177	361	528
32	25.75	20.37	44	73	189	333	125	181	368	536
33	26.50	20.98	46	76	196	344	128	185	375	544
34	27.28	21.62	48	79	203	355	131	189	382	552
35	28.11	22.30	50	83	210	367	134	193	389	560
36	28.98	23.02	52	86	218	378	137	197	396	567
37	29.90	23.77	54	89	226	390	140	202	403	575
38	30.88	24.57	56	93	234	402	144	206	410	583
39	31.91	25.42	58	96	242	414	147	211	417	590
40	33.01	26.32	61	100	250	426	150	215	424	598
41	34.16	27.28	63	104	258	438	154	220	431	605
42	35.39	28.29	66	109	267	450	157	225	438	612
43	36.70	29.38	69	113	276	462	161	229	444	619
44	38.08	30.53	71	117	285	474	164	234	451	626
45	39.55	31.75	74	122	294	486	168	238	457	633
46	41.12	33.05	77	126	303	497	171	243	464	639
47	42.79	34.44	80	131	312	509	175	247	470	646
48	44.57	35.92	83	135	321	521	178	252	476	652
49	46.46	37.50	86	140	330	532	181	256	482	658
50	48.48	39.19	89	144	340	543	185	260	488	664
51	50.62	40.98	92	149	349	554	188	264	494	669
52	52.91	42.88	95	154	358	565	191	268	499	675
53	55.36	44.92	98	159	367	576	194	272	505	680
54	57.95	47.11	102	164	376	586	197	276	510	685
55	60.72	49.43	105	169	385	597	200	280	515	690

After the third year, Loans and Paid-up Insurance or Continued Insurance are guaranteed in the policy each year. The Loans and Paid-up Insurance at end of the 5th, 7th, 14th and 21st insurance years are illustrated above. All amounts guaranteed by the Company will be shown in the policy. Agents are not allowed to use any other figures in illustrating the policy than those contained in the policy itself.

SEVEN-YEAR EQUALIZATION POLICY.

10-Payment Life.

AGE.	ANNUAL PREMIUM.		ANNUAL LOANS.				PAID-UP.		
	1st Year.	After 1st Year.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 21st Yr.	End of 5th Yr.	End of 7th Yr.	End of 9th Yr.
21	\$ 48.56	\$ 38.65	\$ 147	\$ 227	\$ 406	\$ 488	\$ 500	\$ 700	\$ 900
22	49.30	39.29	149	230	413	495	500	700	900
23	50.06	39.93	151	234	421	505	500	700	900
24	50.85	40.61	154	239	428	514	500	700	900
25	51.67	41.31	157	242	436	524	500	700	900
26	52.51	42.04	160	247	445	534	500	700	900
27	53.38	42.80	163	251	453	545	500	700	900
28	54.28	43.57	166	256	462	555	500	700	900
29	55.21	44.39	169	260	470	566	500	700	900
30	56.18	45.24	172	266	480	577	500	700	900
31	57.13	46.10	176	270	488	588	500	700	900
32	58.21	47.03	179	275	498	599	500	700	900
33	59.28	47.96	182	281	507	610	500	700	900
34	60.38	48.93	186	286	518	621	500	700	900
35	61.53	49.95	189	291	527	633	500	700	900
36	62.71	51.00	193	297	538	644	500	700	900
37	63.94	52.10	196	302	548	655	500	700	900
38	65.21	53.24	200	308	559	667	500	700	900
39	66.53	54.42	205	314	569	678	500	700	900
40	67.90	55.64	209	320	580	690	500	700	900
41	69.32	56.91	213	327	590	701	500	700	900
42	70.79	58.23	217	333	601	712	500	700	900
43	72.32	59.62	221	339	612	723	500	700	900
44	73.91	61.05	225	346	622	734	500	700	900
45	75.57	62.56	229	352	634	745	500	700	900
46	77.30	64.11	233	359	644	755	500	700	900
47	79.10	65.74	238	365	656	766	500	700	900
48	80.98	67.45	242	372	666	777	500	700	900
49	82.95	69.21	246	378	676	787	500	700	900
50	84.99	71.06	250	384	687	797	500	700	900
51	87.12	72.99	254	391	697	806	500	700	900
52	89.35	74.99	258	397	708	816	500	700	900
53	91.68	77.09	262	403	718	825	500	700	900
54	94.11	79.27	265	409	728	834	500	700	900
55	96.66	81.57	269	415	738	843	500	700	900

After the third year, Loans and Paid-up Insurance or Continued Insurance are guaranteed in the policy each year. The Loans and Paid-up Insurance at end of the 5th, 7th, 14th and 21st insurance years are illustrated above. All amounts guaranteed by the Company will be shown in the policy. Agents are not allowed to use any other figures in illustrating the policy than those contained in the policy itself.

SEVEN-YEAR EQUALIZATION POLICY. 20-Payment Life.

AGE	ANNUAL PREMIUM.		ANNUAL LOANS.				PAID-UP.			
	1st Year.	After 1st Year.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 21st Yr.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 19th Yr.
21	\$ 29.84	\$ 23.15	\$ 67	\$ 111	\$ 287	\$ 486	\$ 250	\$ 350	\$ 700	\$ 950
22	30.31	23.52	69	118	292	495	250	350	700	950
23	30.80	23.93	70	115	298	505	250	350	700	950
24	31.31	24.36	71	118	304	514	250	350	700	950
25	31.83	24.79	73	120	309	524	250	350	700	950
26	32.37	25.24	74	123	316	534	250	350	700	950
27	32.94	25.70	76	125	322	545	250	350	700	950
28	33.52	26.20	77	128	328	555	250	350	700	950
29	34.13	26.69	79	130	335	566	250	350	700	950
30	34.76	27.22	81	133	341	577	250	350	700	950
31	35.42	27.78	82	136	348	588	250	350	700	950
32	36.11	28.35	84	138	355	599	250	350	700	950
33	36.82	28.95	86	141	362	610	250	350	700	950
34	37.56	29.58	88	144	369	621	250	350	700	950
35	38.34	30.23	90	147	376	633	250	350	700	950
36	39.15	30.92	92	150	384	644	250	350	700	950
37	40.00	31.63	94	154	391	655	250	350	700	950
38	40.89	32.39	96	157	399	667	250	350	700	950
39	41.81	33.17	98	160	406	678	250	350	700	950
40	42.79	34.01	100	164	414	690	250	350	700	950
41	43.82	34.87	102	167	421	701	250	350	700	950
42	44.90	35.80	104	170	428	712	250	350	700	950
43	46.04	36.76	106	174	436	723	250	350	700	950
44	47.25	37.80	109	177	443	734	250	350	700	950
45	48.52	38.87	111	181	450	745	250	350	700	950
46	49.87	40.01	113	184	457	756	250	350	700	950
47	51.31	41.24	115	188	464	766	250	350	700	950
48	52.83	42.53	118	191	471	777	250	350	700	950
49	54.45	43.91	120	194	477	787	250	350	700	950
50	56.17	45.37	122	198	483	797	250	350	700	950
51	58.01	46.93	124	201	489	808	250	350	700	950
52	59.97	48.59	126	204	495	816	250	350	700	950
53	62.06	50.35	128	207	501	825	250	350	700	950
54	64.28	52.25	130	210	506	834	250	350	700	950
55	66.69	54.27	133	213	510	843	250	350	700	950

After the third year, Loans and Paid-up Insurance or Continued Insurance are guaranteed in the policy each year. The Loans and Paid-up Insurance at end of the 5th, 7th, 14th and 21st insurance years are illustrated above. All amounts guaranteed by the Company will be shown in the policy. Agents are not allowed to use any other figures in illustrating the policy than those contained in the policy itself.

SEVEN-YEAR EQUALIZATION POLICY.

20-Year Endowment.

AGE	ANNUAL PREMIUM.		ANNUAL LOANS.				PAID-UP.			
	1st Year.	After 1st Year.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 19th Yr.	End of 5th Yr.	End of 7th Yr.	End of 14th Yr.	End of 19th Yr.
21	\$ 50.07	\$ 42.11	\$ 147	\$ 236	\$ 608	\$ 1000	\$ 250	\$ 350	\$ 700	\$ 950
22	50.17	42.17	147	236	608	1000	250	350	700	950
23	50.28	42.24	147	235	608	1000	250	350	700	950
24	50.40	42.33	147	235	608	1000	250	350	700	950
25	50.53	42.40	147	235	608	1000	250	350	700	950
26	50.66	42.48	147	235	608	1000	250	350	700	950
27	50.81	42.58	147	235	608	1000	250	350	700	950
28	50.97	42.68	147	235	608	1000	250	350	700	950
29	51.13	42.79	147	235	608	1000	250	350	700	950
30	51.31	42.91	147	235	607	1000	250	350	700	950
31	51.51	43.05	147	235	607	1000	250	350	700	950
32	51.72	43.19	147	235	607	1000	250	350	700	950
33	51.95	43.34	147	235	607	1000	250	350	700	950
34	52.20	43.53	147	235	607	1000	250	350	700	950
35	52.47	43.72	148	235	607	1000	250	350	700	950
36	52.78	43.93	148	236	606	1000	250	350	700	950
37	53.10	44.17	148	236	606	1000	250	350	700	950
38	53.47	44.44	148	236	606	1000	250	350	700	950
39	53.87	44.72	148	236	606	1000	250	350	700	950
40	54.31	45.06	148	236	605	1000	250	350	700	950
41	54.80	45.42	148	236	605	1000	250	350	700	950
42	55.33	45.84	149	237	605	1000	250	350	700	950
43	55.93	46.28	149	237	604	1000	250	350	700	950
44	56.59	46.81	149	237	604	1000	250	350	700	950
45	57.32	47.36	150	237	603	1000	250	350	700	950
46	58.14	48.00	150	238	602	1000	250	350	700	950
47	59.03	48.71	150	238	601	1000	250	350	700	950
48	60.03	49.49	151	238	600	1000	250	350	700	950
49	61.13	50.38	151	238	599	1000	250	350	700	950
50	62.34	51.35	151	238	598	1000	250	350	700	950
51	63.67	52.43	151	239	597	1000	250	300	700	950
52	65.15	53.61	152	239	596	1000	250	350	700	950
53	66.76	54.93	152	239	594	1000	250	350	700	950
54	68.55	56.38	153	240	592	1000	250	350	700	950
55	70.51	57.99	153	240	591	1000	250	350	700	950

After the third year, Loans and Paid-up Insurance or Continued Insurance are guaranteed in the policy each year. The Loans and Paid-up Insurance at end of the 5th, 7th, 14th and 19th insurance years are illustrated above. All amounts guaranteed by the Company will be shown in the policy. Agents are not allowed to use any other figures in illustrating the policy than those contained in the policy itself.

7-YEAR EQUALIZATION POLICY.

Guaranteed Cash Value at end of 21st Year.

Age.	Ordinary Life.	10, 15 and 20 Payments.	Age.
21	\$203.00	\$462.00	21
22	211.00	470.00	22
23	219.00	480.00	23
24	227.00	488.00	24
25	235.00	498.00	25
26	243.00	507.00	26
27	252.00	518.00	27
28	261.00	527.00	28
29	271.00	538.00	29
30	280.00	548.00	30
31	290.00	559.00	31
32	300.00	569.00	32
33	310.00	580.00	33
34	320.00	590.00	34
35	330.00	601.00	35
36	340.00	612.00	36
37	351.00	622.00	37
38	362.00	634.00	38
39	373.00	644.00	39
40	383.00	656.00	40
41	394.00	666.00	41
42	405.00	676.00	42
43	416.00	687.00	43
44	427.00	697.00	44
45	437.00	708.00	45
46	447.00	717.00	46
47	458.00	728.00	47
48	469.00	738.00	48
49	479.00	748.00	49
50	489.00	757.00	50
51	499.00	766.00	51
52	509.00	775.00	52
53	518.00	784.00	53
54	527.00	792.00	54
55	537.00	801.00	55

Largest Amount of Insurance it will write on a Single Life, \$100,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	ACCUMULATION POLICY, WITH RETURN OF PREMIUMS PAID IN EVENT OF DEATH WITHIN ACCUMULATION PERIOD.						INSURANCE BOND WITH GUARANTEED INTEREST.			ENDOWMENTS, 10 ANNUAL PREMIUMS.		
	15-Year Accumulation Period.			20-Year Accumulation Period.			15-Year Period.	20-Year Period.		10-Premiums 15-Year Endowment.	10-Premiums 20-Year Endowment.	
	Life.		Endowment	Life.		20 Year Endowment.	Continuous Annual Premiums.	Continuous Annual Premiums.	10 Annual Premiums.			
	Continuous Annual Premiums.	15 Annual Premiums.		20 Annual Premiums.	Continuous Annual Premiums.							20 Annual Premiums.
	15 Years.	20 Years.		Continuous Annual Premiums.	20 Annual Premiums.							
21	\$21 07 38	66 32 05	73 46 53 78	\$21 58 32 82	55 07	.....	.....	\$65 00	\$96 42	\$98 11	\$82 61
22	21 56 39	29 32 58	73 63 53 92	22 10 33 39	55 26	.....	.....	65 00	96 42	98 21	82 72
23	22 06 39	94 33 13	73 80 54 09	22 62 33 98	55 46	.....	.....	65 00	96 42	98 31	82 84
24	22 60 40	68 39 71	73 97 54 27	23 19 34 60	55 69	.....	.....	65 00	96 42	98 40	82 96
25	23 16 41	34 34 31	74 18 54 47	23 79 35 24	55 94	.....	.....	65 00	96 42	98 59	83 09
26	23 75 42	06 34 93	74 39 54 67	24 42 35 90	56 20	.....	.....	65 00	96 42	98 65	83 23
27	24 37 42	84 35 59	74 63 54 90	25 08 36 62	56 49	.....	.....	65 00	96 43	98 77	83 38
28	25 04 43	63 36 27	74 88 55 14	25 79 37 36	56 81	.....	.....	65 00	96 45	98 92	83 54
29	25 72 44	48 36 98	75 14 55 40	26 53 38 15	57 15	.....	.....	65 00	96 48	99 06	83 71
30	26 46 45	35 37 73	75 44 55 69	27 34 38 98	57 53	.....	.....	65 00	96 52	99 21	83 90
31	27 24 46	27 38 51	75 77 56 01	28 19 39 86	57 97	.....	.....	65 00	96 57	99 38	84 09
32	28 06 47	22 39 35	76 12 56 35	29 09 40 80	58 44	.....	.....	65 00	96 64	99 55	84 31
33	28 94 48	29 40 21	76 51 56 73	30 08 41 80	58 97	.....	.....	65 00	96 73	99 75	84 54
34	29 87 49	29 41 12	76 94 57 15	31 13 42 86	59 57	.....	.....	65 00	96 85	99 95	84 80
35	30 87 50	41 42 10	77 42 57 62	32 26 44 01	60 23	.....	.....	65 00	97 00	95 20	85 07
36	31 93 51	60 43 14	77 95 58 15	33 48 45 23	60 98	.....	.....	65 00	97 21	95 42	85 38
37	33 07 52	85 44 24	78 54 58 72	34 80 46 56	61 80	.....	.....	65 00	97 52	95 68	85 71
38	34 30 54	19 45 42	79 21 59 39	36 24 47 99	62 76	.....	.....	65 00	97 98	95 97	86 07
39	35 61 55	61 46 66	79 95 60 12	37 80 49 53	63 81	.....	.....	65 00	98 64	96 29	86 46
40	37 04 57	14 48 01	80 79 60 94	39 51 51 22	65 01	89 67	65 46	99 54	96 63	86 89		
41	38 57 58	78 49 47	81 74 61 87	41 37 53 07	66 36	89 68	66 05	100 68	97 00	87 37		
42	40 23 60	53 51 05	82 80 62 90	43 42 55 08	67 88	89 70	66 78	102 06	97 41	87 90		
43	42 05 62	43 52 75	84 00 64 08	45 68 57 31	69 62	89 75	67 66	103 70	97 88	88 48		
44	44 01 64	48 54 61	85 35 65 40	48 17 59 77	71 58	89 91	68 71	105 62	98 38	89 13		
45	46 15 66	70 56 62	86 87 66 89	50 93 62 48	73 82	90 21	69 95	107 87	98 91	89 84		
46	48 51 69	13 58 83	88 59 68 58	.....	.....	90 74	71 41	110 53	99 58	90 63	
47	51 09 71	77 61 26	90 54 70 48	.....	.....	91 42	73 13	113 67	100 28	91 51	
48	53 34 74	68 63 93	92 74 72 64	.....	.....	92 29	75 17	117 36	101 04	92 47	
49	57 07 77	87 66 87	95 25 75 09	.....	.....	93 35	77 61	121 70	101 90	93 53	
50	60 55 81	38 70 15	98 08 77 86	.....	.....	94 61	80 55	126 83	102 85	94 70	
51	.....	.....	.....	.....	.....	96 09	84 09	.....	103 88	95 98	
52	.....	.....	.....	.....	.....	97 84	88 33	.....	105 01	97 38	
53	.....	.....	.....	.....	.....	99 93	93 38	.....	106 27	98 91	
54	.....	.....	.....	.....	.....	102 45	99 37	.....	107 69	100 59	
55	.....	.....	.....	.....	.....	105 48	106 44	.....	109 16	102 41	
56	.....	.....	.....	.....	.....	109 09	.....	.....	110 82	.....	
57	.....	.....	.....	.....	.....	113 35	.....	.....	112 64	.....	
58	.....	.....	.....	.....	.....	118 32	.....	.....	114 63	.....	
59	.....	.....	.....	.....	.....	124 07	.....	.....	116 83	.....	
60	.....	.....	.....	.....	.....	130 60	.....	.....	119 23	.....	

LIFE ANNUITY RATES—MALES.

January 1, 1898.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.	
3	\$2,341 00	\$2,306 00	\$2,378 50	42 73	\$21 13	\$10 51	3
4	2,332 00	2,297 00	2,369 50	43 68	21 21	10 55	4
5	2,321 00	2,286 00	2,358 50	43 66	21 21	10 60	5
6	2,310 00	2,275 00	2,347 50	43 29	21 41	10 65	6
7	2,297 00	2,263 00	2,334 50	43 54	21 53	10 71	7
8	2,283 00	2,250 00	2,320 50	43 60	21 63	10 77	8
9	2,268 00	2,235 00	2,305 50	44 09	21 81	10 84	9
10	2,252 00	2,217 00	2,289 50	44 40	21 96	10 92	10
11	2,236 00	2,201 00	2,273 50	44 72	22 11	11 00	11
12	2,220 00	2,185 00	2,257 50	45 05	22 27	11 08	12
13	2,203 00	2,168 00	2,240 50	45 30	22 44	11 16	13
14	2,186 00	2,150 00	2,223 50	45 77	22 63	11 25	14
15	2,167 00	2,132 00	2,204 50	46 15	22 81	11 34	15
16	2,149 00	2,114 00	2,186 50	46 53	23 00	11 44	16
17	2,130 00	2,105 00	2,167 50	46 95	23 20	11 54	17
18	2,112 00	2,187 00	2,149 50	47 35	23 40	11 63	18
19	2,094 00	2,119 00	2,131 50	47 76	23 60	11 73	19
20	2,076 00	2,101 00	2,113 50	48 17	23 80	11 83	20
21	2,058 00	2,083 00	2,101 50	48 45	23 93	11 90	21
22	2,051 00	2,076 00	2,093 50	48 76	24 06	11 97	22
23	2,037 00	2,062 00	2,074 50	49 09	24 25	12 05	23
24	2,023 00	2,048 00	2,060 50	49 43	24 41	12 13	24
25	2,007 00	2,032 00	2,044 50	49 83	24 61	12 22	25
26	1,990 00	2,015 00	2,027 50	50 25	24 81	12 32	26
27	1,973 00	1,998 00	2,010 50	50 63	25 03	12 44	27
28	1,955 00	1,980 00	1,993 50	51 15	25 25	12 55	28
29	1,937 00	1,962 00	1,974 50	51 63	25 46	12 66	29
30	1,918 00	1,943 00	1,955 50	52 14	25 73	12 79	30
31	1,898 00	1,923 00	1,935 50	52 69	26 00	12 92	31
32	1,878 00	1,903 00	1,915 50	53 25	26 27	13 05	32
33	1,857 00	1,882 00	1,894 50	53 85	26 57	13 20	33
34	1,836 00	1,860 00	1,872 50	54 50	26 88	13 35	34
35	1,813 00	1,838 00	1,850 50	55 16	27 20	13 51	35
36	1,791 00	1,816 00	1,828 50	55 83	27 53	13 67	36
37	1,767 00	1,792 00	1,804 50	56 59	27 90	13 86	37
38	1,743 00	1,768 00	1,780 50	57 37	28 28	14 04	38
39	1,718 00	1,743 00	1,755 50	58 21	28 69	14 24	39
40	1,693 00	1,718 00	1,730 50	59 07	29 10	14 45	40
41	1,667 00	1,692 00	1,704 50	59 99	29 55	14 67	41
42	1,640 00	1,665 00	1,677 50	60 98	30 03	14 90	42
43	1,613 00	1,638 00	1,650 50	62 00	30 53	15 15	43

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

NOTE.—Equitable and Mutual Life use this table.

Mutual Benefit of Newark, N. J. adopted this table December 1, 1898.

Travelers of Hartford, Conn., adopted this table December 1, 1898.

Union Mutual, Maine, adopted this table January 1, 1901.

Prudential Insurance Co., New Jersey, adopted this table January 1, 1901.

LIFE ANNUITY RATES—MALES.

January 1, 1898.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.	
44	\$1,585 00	\$1,610 00	\$1,622 50	562 09	\$31 06	\$75 41	44
45	1,556 00	1,581 00	1,593 50	64 27	31 69	15 69	45
46	1,527 00	1,552 00	1,564 50	65 49	32 32	15 98	46
47	1,498 00	1,523 00	1,535 50	66 76	32 83	16 28	47
48	1,467 00	1,492 00	1,504 50	68 17	33 51	16 62	48
49	1,436 00	1,461 00	1,473 50	69 61	34 32	16 97	49
50	1,405 00	1,430 00	1,442 50	71 17	34 97	17 33	50
51	1,373 00	1,398 00	1,410 50	72 83	35 77	17 73	51
52	1,340 00	1,365 00	1,377 50	74 63	36 63	18 15	52
53	1,307 00	1,332 00	1,344 50	76 61	37 84	18 60	53
54	1,274 00	1,299 00	1,311 50	78 49	38 49	19 06	54
55	1,240 00	1,265 00	1,277 50	80 65	39 58	19 57	55
56	1,206 00	1,231 00	1,243 50	82 92	40 62	20 11	56
57	1,171 00	1,196 00	1,208 50	85 40	41 81	20 69	57
58	1,136 00	1,161 00	1,173 50	88 03	43 07	21 31	58
59	1,101 00	1,126 00	1,138 50	90 83	44 40	21 96	59
60	1,066 00	1,091 00	1,103 50	93 81	45 83	22 66	60
61	1,031 00	1,056 00	1,068 50	96 99	47 25	23 40	61
62	996 00	1,020 00	1,032 50	100 50	48 62	24 21	62
63	960 00	984 00	996 50	104 28	50 81	25 09	63
64	923 00	948 00	960 50	108 34	52 74	26 03	64
65	888 00	913 00	925 50	112 61	54 76	27 01	65
66	853 00	878 00	890 50	116 92	56 75	27 98	66
67	825 00	850 00	862 50	121 21	58 82	28 99	67
68	796 00	821 00	833 50	125 63	60 90	30 00	68
69	768 00	793 00	805 50	130 21	63 05	31 04	69
70	742 00	767 00	779 50	134 77	65 19	32 07	70
71	717 00	742 00	754 50	139 47	67 30	33 14	71
72	694 00	719 00	731 50	144 09	69 54	34 18	72
73	671 00	696 00	708 50	149 68	71 84	35 29	73
74	650 00	675 00	687 50	155 85	74 07	36 36	74
75	630 00	655 00	667 50	158 73	76 24	37 45	75
76	610 00	635 00	647 50	163 93	78 74	38 61	76
77	592 00	617 00	629 50	168 92	81 64	39 73	77
78	574 00	599 00	611 50	174 22	83 47	40 83	78
79	558 00	583 00	595 50	179 21	85 76	41 92	79
80	543 00	568 00	580 50	184 16	88 63	43 00	80
81	528 00	553 00	565 50	189 39	90 42	44 21	81
82	513 00	538 00	550 50	194 93	92 84	45 41	82
83	498 00	523 00	535 50	200 60	95 60	46 69	83
84	483 00	508 00	520 50	207 64	98 43	48 03	84
85	468 00	493 00	505 50	213 68	101 42	49 46	85

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

NOTE.—Equitable and Mutual Life use this table.

Mutual Benefit of Newark, N. J. adopted this table December 1, 1898.

Travelers of Hartford, Conn., adopted this table December 1, 1898.

Union Mutual, Maine, adopted this table January 1, 1901.

Prudential Insurance Co., New Jersey, adopted this table January 1, 1901.

LIFE ANNUITY RATES—FEMALES.

January 1, 1898.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.	
3	\$2,400 00	\$2,425 00	\$2,437 50	\$41 67	\$20 62	\$10 36	3
4	2,394 00	2,419 00	2,431 50	41 77	20 67	10 33	4
5	2,388 00	2,411 00	2,423 50	41 91	20 74	10 33	5
6	2,377 00	2,402 00	2,414 50	42 07	20 82	10 36	6
7	2,366 00	2,391 00	2,403 50	42 27	20 91	10 40	7
8	2,355 00	2,380 00	2,392 50	42 46	21 01	13 45	8
9	2,343 00	2,368 00	2,380 50	42 68	21 11	16 50	9
10	2,330 00	2,355 00	2,367 50	42 92	21 22	16 56	10
11	2,317 00	2,342 00	2,354 50	43 16	21 35	16 63	11
12	2,304 00	2,329 00	2,341 50	43 40	21 47	16 68	12
13	2,290 00	2,315 00	2,327 50	43 67	21 60	10 74	13
14	2,276 00	2,301 00	2,313 50	43 94	21 73	10 81	14
15	2,261 00	2,286 00	2,298 50	44 22	21 87	10 88	15
16	2,246 00	2,271 00	2,283 50	44 52	22 02	10 95	16
17	2,231 00	2,256 00	2,268 50	44 82	22 16	11 02	17
18	2,217 00	2,242 00	2,254 50	45 11	22 30	11 09	18
19	2,203 00	2,228 00	2,240 50	45 39	22 44	11 16	19
20	2,189 00	2,215 00	2,227 50	45 66	22 57	11 23	20
21	2,175 00	2,200 00	2,213 50	45 96	22 73	11 30	21
22	2,160 00	2,185 00	2,197 50	46 20	22 88	11 38	22
23	2,145 00	2,170 00	2,183 50	46 62	23 04	11 46	23
24	2,129 00	2,154 00	2,166 50	46 97	23 21	11 54	24
25	2,113 00	2,138 00	2,150 50	47 23	23 39	11 63	25
26	2,096 00	2,121 00	2,133 50	47 71	23 57	11 72	26
27	2,079 00	2,104 00	2,116 50	48 10	23 76	11 81	27
28	2,061 00	2,086 00	2,098 50	48 52	23 97	11 91	28
29	2,043 00	2,068 00	2,080 50	48 95	24 18	12 02	29
30	2,025 00	2,050 00	2,062 50	49 38	24 39	12 12	30
31	2,006 00	2,031 00	2,043 50	49 83	24 62	12 24	31
32	1,987 00	2,012 00	2,024 50	50 23	24 85	12 35	32
33	1,968 00	1,993 00	2,005 50	50 61	25 09	12 47	33
34	1,949 00	1,974 00	1,986 50	51 31	25 33	12 59	34
35	1,929 00	1,954 00	1,966 50	51 84	25 59	12 71	35
36	1,909 00	1,934 00	1,946 50	52 28	25 85	12 84	36
37	1,889 00	1,914 00	1,926 50	52 94	26 12	12 98	37
38	1,867 00	1,892 00	1,904 50	53 56	26 43	13 13	38
39	1,845 00	1,870 00	1,882 50	54 20	26 74	13 28	39
40	1,823 00	1,847 00	1,859 50	54 68	27 07	13 45	40
41	1,798 00	1,823 00	1,835 50	55 62	27 43	13 62	41
42	1,774 00	1,799 00	1,811 50	56 27	27 72	13 80	42
43	1,748 00	1,773 00	1,785 50	57 21	28 20	14 00	43

Note.—For ages older than 83 the rates are the same as for age 83. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Note.—Equitable and Mutual Life use this table.

Mutual Benefit of Newark, N. J. adopted this table December 1, 1893.

Travelers of Hartford, Conn., adopted this table December 1, 1893.

Union Mutual, Maine, adopted this table January 1, 1901.

Prudential Insurance Co., New Jersey, adopted this table January 1, 1901.

LIFE ANNUITY RATES—FEMALES.

January 1, 1898.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.	
44	\$1,722 00	\$1,747 00	\$1,759 50	\$58 07	\$28 62	\$14 21	44
45	1,694 00	1,719 00	1,731 50	59 03	29 09	14 44	45
46	1,666 00	1,691 00	1,703 50	60 02	29 57	14 68	46
47	1,637 00	1,662 00	1,674 50	61 09	30 06	14 93	47
48	1,607 00	1,632 00	1,644 50	62 23	30 64	15 20	48
49	1,576 00	1,601 00	1,613 50	63 45	31 22	15 50	49
50	1,544 00	1,569 00	1,581 50	64 77	31 87	15 81	50
51	1,511 00	1,536 00	1,548 50	66 18	32 55	16 15	51
52	1,478 00	1,503 00	1,515 50	67 66	33 27	16 50	52
53	1,444 00	1,469 00	1,481 50	69 25	34 04	16 58	53
54	1,409 00	1,434 00	1,446 50	70 97	34 87	17 28	54
55	1,374 00	1,399 00	1,411 50	72 78	35 74	17 71	55
56	1,338 00	1,363 00	1,375 50	74 74	36 69	18 18	56
57	1,301 00	1,326 00	1,338 50	76 83	37 71	18 69	57
58	1,264 00	1,289 00	1,301 50	79 11	38 79	19 21	58
59	1,227 00	1,252 00	1,264 50	81 50	39 94	19 77	59
60	1,189 00	1,214 00	1,226 50	84 10	41 19	20 28	60
61	1,151 00	1,176 00	1,188 50	86 88	42 52	21 04	61
62	1,113 00	1,138 00	1,150 50	89 85	43 94	21 73	62
63	1,075 00	1,100 00	1,112 50	93 02	45 45	22 47	63
64	1,037 00	1,062 00	1,074 50	96 43	47 06	23 27	64
65	1,000 00	1,025 00	1,037 50	100 00	48 78	24 10	65
66	963 00	988 00	1,000 50	103 84	50 61	24 99	66
67	928 00	953 00	965 50	107 78	52 47	25 89	67
68	893 00	918 00	930 50	111 98	54 47	26 87	68
69	860 00	885 00	897 50	116 28	56 50	27 86	69
70	828 00	853 00	865 50	120 77	58 62	28 89	70
71	797 00	822 00	834 50	125 47	60 83	29 96	71
72	768 00	793 00	805 50	130 21	63 08	31 04	72
73	740 00	765 00	777 50	135 14	65 36	32 16	73
74	714 00	739 00	751 50	140 06	67 65	33 27	74
75	690 00	715 00	727 50	144 93	69 93	34 37	75
76	668 00	693 00	705 50	149 70	72 15	35 44	76
77	647 00	672 00	684 50	154 50	74 40	36 52	77
78	628 00	653 00	665 50	159 24	76 57	37 57	78
79	610 00	635 00	647 50	163 93	78 74	38 61	79
80	592 00	617 00	629 50	168 92	81 04	39 73	80
81	574 00	599 00	611 50	174 22	83 47	40 88	81
82	556 00	581 00	593 50	179 86	86 06	42 12	82
83	538 00	563 00	575 50	185 87	88 81	43 44	83
84	520 00	545 00	557 50	192 31	91 74	44 81	84
85	502 00	527 00	539 50	199 20	94 88	46 34	85

NOTE.—For ages older than 85 the rates are the same as for age 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

NOTE.—Equitable and Mutual Life use this table.

Mutual Benefit of Newark, N. J. adopted this table December 1, 1898.

Travelers of Hartford, Conn., adopted this table December 1, 1898.

Union Mutual, Maine, adopted this table January 1, 1901.

Prudential Insurance Co., New Jersey, adopted this table January 1, 1901.

Largest Amount of Insurance it will write on a Single Life, \$10,000.
 Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.							ENDOWMENT.—Continuous Annual Premiums.				
	Annual Premiums	10 Annual Premiums	15 Annual Premiums	20 Annual Premiums	25 Annual Premiums	30 Annual Premiums	Single Payment Premiums	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$19 00	\$19 50	\$22 70	\$27 45	\$32 40	\$37 60	\$42 80	\$103 65	\$65 20	\$48 00	\$38 20	\$31 40
21	19 40	20 35	23 55	28 30	33 25	38 50	43 75	103 75	65 80	48 10	38 30	31 55
22	19 85	20 80	24 00	28 75	33 70	39 00	44 25	103 80	66 35	48 15	38 40	31 70
23	20 30	21 25	24 40	29 20	34 15	39 45	44 70	103 85	66 40	48 25	38 55	31 85
24	20 75	21 70	24 85	29 65	34 60	40 00	45 25	103 90	66 50	48 35	38 70	32 00
25	21 30	22 25	25 40	30 00	35 00	40 30	45 75	103 95	66 60	48 50	38 85	32 20
26	21 85	22 80	25 95	30 50	35 50	40 80	46 25	104 05	66 75	48 65	39 05	32 45
27	22 40	23 35	26 50	31 25	36 25	41 50	46 75	104 20	66 90	48 85	39 25	32 70
28	23 00	23 95	27 10	32 00	37 00	42 30	47 25	104 35	67 05	49 00	39 45	32 95
29	23 60	24 55	27 75	32 55	37 55	43 00	47 75	104 50	67 25	49 20	39 70	33 20
30	24 25	25 20	28 40	33 25	38 25	43 75	48 25	104 60	67 40	49 40	39 95	33 50
31	24 90	25 85	29 05	34 00	39 00	44 50	48 75	104 75	67 55	49 60	40 20	33 80
32	25 60	26 55	29 75	34 60	39 60	45 25	49 25	104 90	67 75	49 80	40 45	34 15
33	26 35	27 30	30 50	35 35	40 35	46 00	49 75	105 05	67 90	50 05	40 75	34 50
34	27 10	28 05	31 25	36 15	41 15	46 80	50 25	105 20	68 10	50 30	41 05	34 90
35	27 95	28 90	32 10	36 95	42 00	47 65	50 75	105 40	68 35	50 55	41 40	35 35
36	28 80	29 75	32 95	37 75	42 85	48 50	51 25	105 60	68 55	50 85	41 80	35 80
37	29 70	30 65	33 85	38 65	43 75	49 40	51 75	105 75	68 80	51 15	42 20	36 30
38	30 60	31 55	34 75	39 55	44 70	50 35	52 25	105 95	69 05	51 50	42 60	36 85
39	31 50	32 45	35 65	40 45	45 65	51 30	52 75	106 15	69 35	51 85	43 10	37 40
40	32 45	33 40	36 60	41 35	46 60	52 25	53 25	106 35	69 65	52 25	43 60	38 05
41	33 40	34 35	37 55	42 30	47 55	53 20	53 75	106 60	70 00	52 70	44 15	38 75
42	34 40	35 35	38 55	43 30	48 55	54 15	54 25	106 80	70 40	53 20	44 80	39 55
43	35 45	36 40	39 60	44 35	49 60	55 10	54 75	107 25	70 85	53 75	45 55	40 40
44	36 50	37 45	40 65	45 40	50 65	56 05	55 25	107 65	71 30	54 40	46 30	41 35
45	37 55	38 50	41 70	46 45	51 70	57 00	55 75	108 10	71 85	55 05	47 20	42 40
46	38 60	39 55	42 75	47 50	52 75	57 95	56 25	108 60	72 45	55 80	48 30	.....
47	39 65	40 60	43 80	48 55	53 80	58 90	56 75	109 05	73 10	56 60	49 10	.....
48	40 70	41 65	44 85	49 60	54 85	59 85	57 25	109 55	73 75	57 50	50 20	.....
49	41 75	42 70	45 90	50 65	55 90	60 80	57 75	110 10	74 50	58 40	51 40	.....
50	42 80	43 75	46 95	51 70	56 95	61 85	58 25	110 70	75 30	59 45	52 70	.....
51	43 85	44 80	48 00	52 75	58 00	62 90	58 75	111 35	76 20	60 60	.....	.....
52	44 90	45 85	49 05	53 80	59 05	63 95	59 25	112 10	77 20	61 85	.....	.....
53	45 95	46 90	50 10	54 85	60 10	65 00	59 75	112 95	78 30	63 20	.....	.....
54	47 00	47 95	51 15	55 90	61 15	66 05	60 25	113 90	79 55	64 75	.....	.....
55	48 05	49 00	52 20	56 95	62 20	67 10	60 75	114 95	80 90	66 40	.....	.....
56	49 10	50 05	53 25	58 00	63 25	68 15	61 25	116 10	82 35	.....	.....	.....
57	50 15	51 10	54 30	59 05	64 30	69 20	61 75	117 35	83 95	.....	.....	.....
58	51 20	52 15	55 35	60 10	65 35	70 25	62 25	118 75	85 75	.....	.....	.....
59	52 25	53 20	56 40	61 15	66 40	71 30	62 75	120 30	87 70	.....	.....	.....
60	53 30	54 25	57 45	62 20	67 45	72 35	63 25	121 95	89 80	.....	.....	.....
61	54 35	55 30	58 50	63 25	68 50	73 40	63 75	123 80	.....	.....	.....	.....
62	55 40	56 35	59 55	64 30	69 55	74 45	64 25	125 70	.....	.....	.....	.....
63	56 45	57 40	60 60	65 35	70 60	75 50	64 75	127 80	.....	.....	.....	.....
64	57 50	58 45	61 65	66 40	71 65	76 55	65 25	130 10	.....	.....	.....	.....
65	58 55	59 50	62 70	67 45	72 70	77 60	65 75	.....	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$10,000. Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated.

Age at Issue.	10 ANNUAL PREMIUMS.					15 ANNUAL PREMIUMS.				20 ANNUAL PREMIUMS.		
	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	20 Years.	25 Years.	30 Years.	35 Years.	25 Years.	30 Years.	35 Years.
20	88 25	87 55	86 85	86 00	85 10	85 65	85 18	84 25	84 15	83 15	82 60	82 05
21	89 30	88 55	87 75	86 90	86 00	87 75	87 18	86 40	86 15	85 30	84 75	84 25
22	90 35	89 55	88 75	87 90	87 00	89 75	89 18	88 40	88 15	87 30	86 75	86 25
23	91 40	90 55	89 75	88 90	88 00	90 75	90 18	89 40	89 15	88 30	87 75	87 25
24	92 45	91 55	90 75	89 90	89 00	91 75	91 18	90 40	90 15	89 30	88 75	88 25
25	93 50	92 55	91 75	90 90	90 00	92 75	92 18	91 40	91 15	90 30	89 75	89 25
26	94 55	93 55	92 75	91 90	91 00	93 75	93 18	92 40	92 15	91 30	90 75	90 25
27	95 60	94 55	93 75	92 90	92 00	94 75	94 18	93 40	93 15	92 30	91 75	91 25
28	96 65	95 55	94 75	93 90	93 00	95 75	95 18	94 40	94 15	93 30	92 75	92 25
29	97 70	96 55	95 75	94 90	94 00	96 75	96 18	95 40	95 15	94 30	93 75	93 25
30	98 75	97 55	96 75	95 90	95 00	97 75	97 18	96 40	96 15	95 30	94 75	94 25
31	99 80	98 55	97 75	96 90	96 00	98 75	98 18	97 40	97 15	96 30	95 75	95 25
32	100 85	99 55	98 75	97 90	97 00	99 75	99 18	98 40	98 15	97 30	96 75	96 25
33	101 90	100 55	99 75	98 90	98 00	100 75	100 18	99 40	99 15	98 30	97 75	97 25
34	102 95	101 55	100 75	99 90	99 00	101 75	101 18	100 40	100 15	99 30	98 75	98 25
35	103 100	102 55	101 75	100 90	100 00	102 75	102 18	101 40	101 15	100 30	99 75	99 25
36	104 105	103 55	102 75	101 90	101 00	103 75	103 18	102 40	102 15	101 30	100 75	100 25
37	105 110	104 55	103 75	102 90	102 00	104 75	104 18	103 40	103 15	102 30	101 75	101 25
38	106 115	105 55	104 75	103 90	103 00	105 75	105 18	104 40	104 15	103 30	102 75	102 25
39	107 120	106 55	105 75	104 90	104 00	106 75	106 18	105 40	105 15	104 30	103 75	103 25
40	108 125	107 55	106 75	105 90	105 00	107 75	107 18	106 40	106 15	105 30	104 75	104 25
41	109 130	108 55	107 75	106 90	106 00	108 75	108 18	107 40	107 15	106 30	105 75	105 25
42	110 135	109 55	108 75	107 90	107 00	109 75	109 18	108 40	108 15	107 30	106 75	106 25
43	111 140	110 55	109 75	108 90	108 00	110 75	110 18	109 40	109 15	108 30	107 75	107 25
44	112 145	111 55	110 75	109 90	109 00	111 75	111 18	110 40	110 15	109 30	108 75	108 25
45	113 150	112 55	111 75	110 90	110 00	112 75	112 18	111 40	111 15	110 30	109 75	109 25
46	114 155	113 55	112 75	111 90	111 00	113 75	113 18	112 40	112 15	111 30	110 75	110 25
47	115 160	114 55	113 75	112 90	112 00	114 75	114 18	113 40	113 15	112 30	111 75	111 25
48	116 165	115 55	114 75	113 90	113 00	115 75	115 18	114 40	114 15	113 30	112 75	112 25
49	117 170	116 55	115 75	114 90	114 00	116 75	116 18	115 40	115 15	114 30	113 75	113 25
50	118 175	117 55	116 75	115 90	115 00	117 75	117 18	116 40	116 15	115 30	114 75	114 25
51	119 180	118 55	117 75	116 90	116 00	118 75	118 18	117 40	117 15	116 30	115 75	115 25
52	120 185	119 55	118 75	117 90	117 00	119 75	119 18	118 40	118 15	117 30	116 75	116 25
53	121 190	120 55	119 75	118 90	118 00	120 75	120 18	119 40	119 15	118 30	117 75	117 25
54	122 195	121 55	120 75	119 90	119 00	121 75	121 18	120 40	120 15	119 30	118 75	118 25
55	123 200	122 55	121 75	120 90	120 00	122 75	122 18	121 40	121 15	120 30	119 75	119 25
56	124 205	123 55	122 75	121 90	121 00	123 75	123 18	122 40	122 15	121 30	120 75	120 25
57	125 210	124 55	123 75	122 90	122 00	124 75	124 18	123 40	123 15	122 30	121 75	121 25
58	126 215	125 55	124 75	123 90	123 00	125 75	125 18	124 40	124 15	123 30	122 75	122 25
59	127 220	126 55	125 75	124 90	124 00	126 75	126 18	125 40	125 15	124 30	123 75	123 25
60	128 225	127 55	126 75	125 90	125 00	127 75	127 18	126 40	126 15	125 30	124 75	124 25

Largest Amount of Insurance it will write on a Single Life, \$10,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.							ENDOWMENT. Continuous Annual Prem's.				
	Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$14 95	\$37 10	\$27 25	\$22 90	\$20 50	\$310 50		\$ 94 20	\$59 15	\$43 05	\$33 70	\$27 20
21	15 35	37 80	27 75	23 35	20 90	316 40		94 25	59 20	43 10	33 80	27 30
22	15 75	38 50	28 25	23 80	21 30	322 25		94 30	59 25	43 20	33 90	27 45
23	16 20	39 25	28 80	24 25	21 75	328 25		94 35	59 30	43 30	34 05	27 60
24	16 65	40 00	29 40	24 75	22 20	334 55		94 40	59 40	43 40	34 20	27 75
25	17 10	40 85	30 00	25 30	22 70	341 20		94 50	59 50	43 55	34 35	27 95
26	17 60	41 70	30 65	25 85	23 25	348 15		94 60	59 65	43 70	34 50	28 15
27	18 15	42 60	31 35	26 45	23 80	355 35		94 70	59 80	43 85	34 70	28 40
28	18 70	43 55	32 05	27 05	24 35	362 70		94 80	59 95	44 00	34 90	28 65
29	19 30	44 50	32 75	27 65	24 90	370 20		94 90	60 10	44 20	35 10	28 90
30	19 90	45 45	33 45	28 30	25 50	377 75		95 05	60 25	44 40	35 35	29 20
31	20 50	46 40	34 20	28 95	26 10	385 50		95 20	60 40	44 60	35 60	29 50
32	21 15	47 40	34 95	29 60	26 75	393 40		95 35	60 55	44 80	35 85	29 80
33	21 85	48 45	35 75	30 30	27 40	401 50		95 50	60 75	45 00	36 15	30 15
34	22 60	49 50	36 55	31 00	28 05	409 80		95 65	60 95	45 25	36 45	30 55
35	23 35	50 60	37 40	31 75	28 75	418 35		95 80	61 15	45 50	36 80	30 95
36	24 15	51 70	38 25	32 55	29 50	427 10		95 95	61 35	45 80	37 15	31 40
37	25 00	52 85	39 15	33 35	30 30	436 00		96 10	61 55	46 10	37 50	31 90
38	25 85	54 05	40 05	34 20	31 10	445 05		96 30	61 80	46 40	37 95	32 40
39	26 80	55 25	41 00	35 05	31 90	454 35		96 50	62 10	46 75	38 40	32 95
40	27 75	56 45	42 00	35 90	32 80	463 80		96 70	62 40	47 15	38 90	33 55
41	28 75	57 75	43 00	36 85	33 70	473 60		96 95	62 70	47 55	39 45	34 25
42	29 85	59 10	44 10	37 85	34 70	483 70		97 25	63 05	48 05	40 05	35 00
43	31 05	60 55	45 20	38 90	35 75	494 15		97 60	63 50	48 60	40 75	35 85
44	32 25	62 00	46 40	40 05	36 90	504 80		97 95	63 95	49 15	41 50	36 75
45	33 60	63 55	47 65	41 20	38 10	515 75		98 35	64 45	49 85	42 35	37 75
46	34 95	65 15	48 95	42 40	39 30	526 80		98 80	65 00	50 55	43 25	.....
47	36 40	66 75	50 25	43 70	40 65	537 95		99 25	65 60	51 30	44 20	.....
48	37 95	68 40	51 65	45 05	42 00	549 25		99 75	66 20	52 15	45 20	.....
49	39 55	70 05	53 05	46 45	43 45	560 65		100 25	66 90	53 05	46 45	.....
50	41 25	71 80	54 55	47 90	45 00	572 25		100 80	67 65	54 00	47 60	.....
51	43 05	73 60	56 10	49 45	.....	584 05		101 40	68 50	55 10	.....	.....
52	45 00	75 50	57 80	51 15	.....	596 10		102 10	69 45	56 30	.....	.....
53	47 05	77 50	59 55	52 90	.....	608 35		102 90	70 50	57 65	.....	.....
54	49 25	49 55	61 40	54 80	.....	620 70		103 80	71 60	59 10	.....	.....
55	51 60	81 75	63 35	56 85	.....	633 20		104 75	72 85	60 70	.....	.....
56	54 10	84 00	65 45	.....	.....	645 85		105 85	74 25	.....	.....	.....
57	56 75	86 35	67 65	.....	.....	658 50		107 05	75 75	.....	.....	.....
58	59 55	88 80	69 95	.....	.....	671 30		108 35	77 49	.....	.....	.....
59	62 60	91 40	72 40	.....	.....	684 15		109 80	79 25	.....	.....	.....
60	65 80	94 10	75 00	.....	.....	696 95		111 35	81 25	.....	.....	.....
61	69 20	.....	.....	.....	.....	709 80		113 05	.....	.....	.....	.....
62	72 80	.....	.....	.....	.....	722 55		114 85	.....	.....	.....	.....
63	76 65	.....	.....	.....	.....	735 20		116 80	.....	.....	.....	.....
64	80 75	.....	.....	.....	.....	747 70		118 95	.....	.....	.....	.....
65	85 10	.....	.....	.....	.....	760 15		121 30	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for each \$1,000 Insurance. (Participating.)

LIFE.						ENDOWMENT.									
						CONTINUOUS ANNUAL PREMIUMS.									
Age at Issue.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	Nonparticipating Ordinary Life Rates.		
18	.....	45 37	33 75	28 05	364 89	102 37	66 25	48 55	38 22	31 58	27 08	23 93	.....	
19	.....	46 03	34 24	28 47	369 96	102 45	66 34	48 65	38 32	31 70	27 21	24 09	.....	
20	.....	46 71	34 76	28 90	375 19	102 54	66 44	48 75	38 43	31 82	27 35	24 26	.....	
21	19 50	47 41	35 29	29 35	380 58	102 64	66 54	48 86	38 55	31 96	27 51	24 44	15 94		
22	19 93	48 13	35 84	29 82	386 15	102 73	66 64	48 97	38 68	32 10	27 68	24 65	16 30		
23	20 38	48 88	36 41	30 30	391 89	102 83	66 75	49 09	38 81	32 26	27 86	24 86	16 66		
24	20 86	49 65	37 00	30 81	397 82	102 94	66 87	49 22	38 96	32 42	28 06	25 10	17 05		
25	21 35	50 45	37 61	31 33	403 93	103 06	66 99	49 36	39 11	32 60	28 27	25 36	17 46		
26	21 87	51 28	38 24	31 87	410 24	103 18	67 13	49 50	39 28	32 79	28 50	25 64	17 88		
27	22 42	52 14	38 90	32 43	416 74	103 30	67 27	49 66	39 46	33 00	28 75	25 95	18 33		
28	22 99	53 02	39 57	33 01	423 45	103 44	67 42	49 83	39 65	33 23	29 03	26 28	18 80		
29	23 59	53 94	40 28	33 61	430 37	103 58	67 58	50 00	39 85	33 48	29 33	26 65	19 29		
30	24 22	54 89	41 01	34 24	437 50	103 74	67 75	50 20	40 08	33 75	29 66	27 05	19 81		
31	24 89	55 87	41 77	34 89	444 86	103 90	67 93	50 41	40 32	34 04	30 02	27 48	20 35		
32	25 59	56 89	42 55	35 58	452 44	104 08	68 12	50 63	40 59	34 37	30 41	27 96	20 92		
33	26 33	57 94	43 37	36 29	460 25	104 26	68 34	50 87	40 88	34 72	30 84	28 48	21 53		
34	27 11	59 03	44 21	37 03	468 30	104 46	68 56	51 14	41 20	35 10	31 31	29 04	22 17		
35	27 93	60 16	45 10	37 80	476 58	104 68	68 81	51 43	41 55	35 53	31 83	29 66	22 84		
36	28 80	61 33	46 01	38 61	485 12	104 91	69 07	51 74	41 93	35 99	32 39	30 33	23 55		
37	29 72	62 54	46 97	39 45	493 91	105 16	69 36	52 09	42 35	36 50	33 01	31 06	24 30		
38	30 69	63 80	47 96	40 34	502 95	105 43	69 68	52 47	42 81	37 07	33 69	31 85	25 09		
39	31 71	65 10	48 99	41 26	512 24	105 72	70 02	52 88	43 31	37 68	34 43	32 71	25 98		
40	32 80	66 45	50 07	42 24	521 80	106 04	70 40	53 34	43 87	38 36	35 24	33 64	26 82		
41	33 95	67 85	51 20	43 26	531 62	106 38	70 82	53 84	44 49	39 10	36 12	.....	27 76	
42	35 17	69 30	52 38	44 34	541 71	106 76	71 27	54 40	45 16	39 92	37 09	.....	28 76	
43	36 17	70 82	53 62	45 48	552 07	107 18	71 78	55 01	45 91	40 82	38 14	.....	29 81	
44	37 84	72 40	54 92	46 68	562 70	107 64	72 33	55 69	46 73	41 81	39 29	.....	30 94	
45	39 31	74 04	56 28	47 95	573 59	108 14	72 95	56 44	47 64	42 90	40 54	.....	32 14	
46	40 86	75 75	57 72	49 30	584 76	108 70	73 63	57 27	48 64	44 09	.....	.....	33 41
47	42 52	77 54	59 23	50 73	596 18	109 32	74 39	58 18	49 75	45 39	.....	.....	34 77
48	44 29	79 40	60 82	52 25	607 85	110 00	75 22	59 20	50 97	46 82	.....	.....	36 21
49	46 17	81 35	62 49	53 87	619 76	110 76	76 14	60 81	52 31	48 98	.....	.....	37 75
50	48 17	83 38	64 26	55 59	631 89	111 59	77 15	61 54	53 78	50 07	.....	.....	39 39
51	50 31	85 50	66 18	57 43	644 22	112 51	78 27	62 89	55 38	.....	.....	.....	41 13
52	52 58	87 72	68 10	59 38	656 74	113 51	79 49	64 38	57 15	.....	.....	.....	42 99
53	55 00	90 08	70 19	61 47	669 43	114 61	80 84	66 01	59 07	.....	.....	.....	44 97
54	57 59	92 46	72 40	63 71	682 28	115 82	82 33	67 81	61 18	.....	.....	.....	47 08
55	60 34	94 99	74 75	66 10	695 27	117 16	83 96	69 78	63 47	.....	.....	.....	49 34
56	63 28	97 66	77 24	68 66	708 38	118 62	85 76	71 94	.....	.....	.....	.....	51 74
57	66 42	100 45	79 90	71 41	721 60	120 22	87 73	74 31	.....	.....	.....	.....	54 31
58	69 78	103 39	82 74	74 87	734 91	121 98	89 91	76 91	.....	.....	.....	.....	57 05
59	73 37	106 50	85 77	77 55	748 28	123 92	92 30	79 75	.....	.....	.....	.....	59 98
60	77 20	109 77	89 02	80 97	761 71	126 05	94 93	82 85	.....	.....	.....	.....	63 12

To find the semi-annual premium, multiply the annual by .5185.

To find the quarterly premium, multiply the annual by .2639.

Largest Amount of Insurance it will write on a Single Life, \$100,000. Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated.

Age at Issue.	10 ANNUAL PREMIUMS.				15 ANNUAL PREMIUMS.			20 ANNUAL PREMIUMS.	
	15 Years.	20 Years.	25 Years.	30 Years.	20 Years.	25 Years.	30 Years.	25 Years.	30 Years.
18	\$90 08	\$79 92	\$71 56	\$64 71	\$58 87	\$52 79	\$47 61	\$43 59	\$39 52
19	90 17	80 02	71 67	64 84	58 96	52 89	47 93	43 69	39 64
20	90 26	80 18	71 80	64 99	59 07	53 01	48 06	43 80	39 75
21	90 36	80 24	71 93	65 15	59 17	53 13	48 20	43 92	39 89
22	90 47	80 36	72 07	65 32	59 29	53 25	48 35	44 04	40 03
23	90 58	80 48	72 21	65 50	59 41	53 39	48 50	44 18	40 19
24	90 69	80 61	72 37	65 70	59 53	53 53	48 68	44 32	40 35
25	90 82	80 75	72 54	65 91	59 67	53 69	48 86	44 47	40 52
26	90 95	80 91	72 72	66 13	59 81	53 85	49 06	44 63	40 71
27	91 09	81 07	72 91	66 38	59 97	54 03	49 27	44 80	40 91
28	91 23	81 24	73 12	66 65	60 13	54 22	49 50	44 99	41 12
29	91 39	81 42	73 35	66 94	60 31	54 42	49 75	45 19	41 37
30	91 56	81 62	73 59	67 25	60 50	54 64	50 02	45 41	41 63
31	91 74	81 83	73 86	67 60	60 70	54 88	50 32	45 64	41 90
32	91 94	82 06	74 14	67 97	60 92	55 14	50 64	45 90	42 21
33	92 14	82 30	74 46	68 38	61 15	55 42	50 99	46 18	42 54
34	92 37	82 57	74 80	68 83	61 41	55 73	51 37	46 48	42 90
35	92 61	82 96	75 17	69 32	61 69	56 07	51 79	46 81	43 20
36	92 87	83 18	75 58	69 85	61 99	56 43	52 25	47 17	43 53
37	93 15	83 52	76 02	70 44	62 32	56 83	52 74	47 57	44 01
38	93 46	83 90	76 51	71 07	62 68	57 27	53 29	48 01	44 33
39	93 79	84 31	77 04	71 77	63 08	57 75	53 88	48 49	45 30
40	94 15	84 76	77 62	72 59	63 51	58 28	54 54	49 01	45 92
41	94 55	85 26	78 26	73 35	63 99	58 85	55 25	49 59	46 50
42	94 98	85 89	78 87	74 25	64 52	59 49	56 03	50 23	47 25
43	95 47	86 49	79 74	75 24	65 10	60 19	56 89	50 94	48 18
44	96 00	87 07	80 59	76 32	65 74	60 97	57 81	51 71	49 09
45	96 58	87 80	81 52	77 48	66 45	61 82	58 83	52 57	50 08
46	97 24	88 61	82 55	78 75	67 24	62 75	59 94	53 51	51 15
47	97 96	89 50	83 67	80 12	68 11	63 78	61 14	54 55	52 31
48	98 75	90 48	84 90	81 60	69 06	64 91	62 45	55 79	53 59
49	99 63	91 56	86 24	83 20	70 12	66 14	63 88	56 95	55 01
50	100 60	92 75	87 69	84 92	71 27	67 49	65 41	58 38	56 57
51	101 66	94 04	89 27	.....	72 55	68 96	.....	59 84	.....
52	102 83	95 46	90 98	.....	73 94	70 56	.....	61 49	.....
53	104 11	97 01	92 88	.....	75 47	72 30	.....	63 29	.....
54	105 51	98 70	94 82	.....	77 15	74 20	.....	65 25	.....
55	107 05	100 54	96 97	.....	78 99	76 26	.....	67 41	.....
56	108 74	102 54	.....	.....	81 00	.....	.....	.....	.....
57	110 58	104 72	.....	.....	83 20	.....	.....	.....	.....
58	112 61	107 08	.....	.....	85 61	.....	.....	.....	.....
59	114 83	109 65	.....	.....	88 24	.....	.....	.....	.....
60	117 27	112 44	.....	.....	91 12	.....	.....	.....	.....

DEFERRED SURVIVORSHIP BENEFIT.

With Ordinary Life Policy.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continued Annual Payments of \$65.25 Until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

AGE.	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
21	34 85	34 70	34 55	34 41	34 27	34 14	34 00	33 87	33 74	33 61	33 48	33 35	33 22	33 10	32 98
22	4 97	4 81	4 66	4 51	4 37	4 23	4 09	3 95	3 82	3 68	3 55	3 42	3 28	3 16	3 08
23	5 10	4 93	4 77	4 62	4 47	4 33	4 19	4 04	3 90	3 76	3 62	3 49	3 35	3 22	3 09
24	5 24	5 07	4 90	4 74	4 59	4 44	4 29	4 14	3 99	3 84	3 70	3 56	3 42	3 29	3 15
25	5 39	5 22	5 06	4 88	4 72	4 56	4 40	4 24	4 09	3 94	3 79	3 64	3 50	3 36	3 22
26	5 55	5 38	5 20	5 03	4 86	4 69	4 53	4 36	4 20	4 05	3 89	3 74	3 59	3 44	3 30
27	5 74	5 55	5 37	5 19	5 01	4 84	4 66	4 49	4 32	4 16	4 00	3 84	3 69	3 53	3 38
28	5 94	5 74	5 55	5 36	5 18	5 00	4 82	4 64	4 46	4 29	4 12	3 96	3 79	3 63	3 47
29	6 16	5 95	5 75	5 56	5 36	5 17	4 98	4 79	4 61	4 43	4 25	4 07	3 90	3 73	3 57
30	6 39	6 18	5 97	5 76	5 56	5 36	5 16	4 96	4 77	4 58	4 39	4 21	4 03	3 85	3 67
31	6 64	6 43	6 21	6 00	5 79	5 58	5 38	5 14	4 94	4 74	4 54	4 35	4 16	3 97	3 79
32	6 91	6 70	6 47	6 26	6 05	5 78	5 58	5 34	5 14	4 92	4 71	4 51	4 31	4 11	3 93
33	7 21	6 99	6 76	6 51	6 27	6 02	5 73	5 53	5 34	5 12	4 90	4 69	4 48	4 27	4 07
34	7 53	7 29	7 04	6 79	6 54	6 29	6 05	5 81	5 58	5 35	5 12	4 89	4 67	4 45	4 24
35	7 87	7 61	7 35	7 09	6 83	6 58	6 33	6 08	5 84	5 60	5 36	5 12	4 89	4 65	4 42
36	8 24	7 96	7 69	7 41	7 15	6 89	6 63	6 37	6 12	5 87	5 62	5 37	5 12	4 88	4 63
37	8 64	8 34	8 06	7 77	7 50	7 23	6 95	6 68	6 42	6 16	5 90	5 63	5 37	5 11	4 87
38	9 07	8 76	8 46	8 17	7 88	7 60	7 30	7 02	6 74	6 47	6 20	5 92	5 64	5 37	5 11
39	9 54	9 22	8 91	8 61	8 29	8 00	7 69	7 39	7 09	6 78	6 52	6 22	5 93	5 65	5 37
40	10 04	9 72	9 40	9 08	8 74	8 44	8 12	7 80	7 48	7 17	6 85	6 53	6 20	5 86	5 59
41	10 58	10 25	9 92	9 58	9 23	8 91	8 58	8 24	7 90	7 57	7 24	6 92	6 60	6 26	5 99
42	11 16	10 82	10 48	10 12	9 76	9 42	9 07	8 72	8 36	8 01	7 67	7 32	6 99	6 66	6 33
43	11 78	11 43	11 08	10 70	10 33	9 97	9 61	9 23	8 85	8 50	8 14	7 77	7 42	7 07	6 73
44	12 45	12 08	11 72	11 33	10 95	10 57	10 19	9 79	9 41	9 03	8 65	8 26	7 89	7 52	7 16
45	13 18	12 79	12 40	12 01	11 62	11 23	10 84	10 45	10 06	9 67	9 28	8 89	8 49	8 09	7 69
46	13 97	13 55	13 14	12 74	12 34	11 93	11 53	11 12	10 71	10 30	9 89	9 48	9 08	8 67	8 26
47	14 81	14 37	13 94	13 53	13 12	12 71	12 30	11 89	11 48	11 07	10 66	10 25	9 84	9 43	9 02
48	15 71	15 25	14 81	14 38	13 94	13 50	13 07	12 63	12 19	11 75	11 31	10 87	10 43	9 99	9 55
49	16 67	16 20	15 75	15 30	14 84	14 38	13 92	13 46	13 01	12 55	12 10	11 64	11 18	10 72	10 26
50	17 70	17 23	16 78	16 32	15 85	15 38	14 91	14 44	13 97	13 50	13 03	12 56	12 09	11 62	11 15
51	18 80	18 33	17 84	17 37	16 89	16 41	15 93	15 45	14 97	14 49	14 01	13 53	13 05	12 57	12 09
52	19 98	19 50	18 99	18 46	17 94	17 41	16 87	16 34	15 80	15 26	14 72	14 18	13 64	13 10	12 56
53	21 25	20 75	20 22	19 69	19 15	18 61	18 07	17 53	16 98	16 43	15 88	15 33	14 78	14 23	13 68
54	22 62	22 09	21 54	20 97	20 42	19 87	19 32	18 77	18 22	17 67	17 12	16 57	16 02	15 47	14 92
55	24 09	23 53	22 96	22 37	21 78	21 17	20 56	19 95	19 34	18 73	18 12	17 51	16 90	16 29	15 68
56	25 67	25 08	24 48	23 87	23 25	22 63	22 01	21 39	20 76	20 13	19 50	18 87	18 24	17 61	16 98
57	27 36	26 74	26 11	25 48	24 84	24 19	23 54	22 89	22 24	21 59	20 94	20 29	19 64	18 99	18 34
58	29 16	28 51	27 85	27 20	26 53	25 85	25 17	24 49	23 81	23 13	22 45	21 77	21 09	20 41	19 73
59	31 08	30 40	29 72	29 03	28 34	27 64	26 94	26 24	25 54	24 84	24 14	23 44	22 74	22 04	21 34
60	33 12	32 41	31 70	30 99	30 28	29 57	28 85	28 14	27 42	26 70	26 00	25 29	24 58	23 87	23 16

DEFERRED SURVIVORSHIP BENEFIT

With Ordinary Life Policy

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continued Annual Payments of \$65.25 Until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

AGE	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
21	\$2.85	\$2.72	\$2.60	\$2.49	\$2.39	\$2.27	\$2.15	\$2.04	\$1.94	\$1.84	\$1.74	\$1.64	\$1.53	\$1.43	\$1.33
22	2.90	2.76	2.64	2.52	2.41	2.30	2.18	2.07	1.96	1.86	1.75	1.65	1.55	1.44	1.34
23	2.96	2.81	2.68	2.56	2.45	2.34	2.22	2.10	1.99	1.88	1.78	1.68	1.57	1.46	1.35
24	3.01	2.87	2.74	2.62	2.50	2.38	2.26	2.14	2.02	1.91	1.80	1.70	1.59	1.48	1.36
25	3.06	2.91	2.78	2.66	2.55	2.42	2.30	2.18	2.06	1.94	1.83	1.72	1.61	1.50	1.40
26	3.15	3.01	2.87	2.74	2.60	2.47	2.34	2.22	2.10	1.97	1.85	1.75	1.63	1.52	1.41
27	3.23	3.08	2.94	2.80	2.66	2.52	2.39	2.27	2.14	2.01	1.89	1.78	1.66	1.55	1.43
28	3.31	3.16	3.02	2.86	2.72	2.58	2.44	2.32	2.18	2.05	1.93	1.81	1.69	1.58	1.47
29	3.40	3.24	3.09	2.94	2.79	2.65	2.50	2.37	2.23	2.10	1.97	1.85	1.73	1.61	1.50
30	3.50	3.34	3.18	3.02	2.87	2.72	2.57	2.43	2.29	2.15	2.02	1.89	1.77	1.65	1.53
31	3.61	3.44	3.27	3.11	2.95	2.80	2.65	2.50	2.35	2.21	2.07	1.94	1.81	1.69	1.57
32	3.73	3.55	3.38	3.21	3.05	2.89	2.74	2.58	2.42	2.27	2.13	1.99	1.85	1.73	1.61
33	3.87	3.68	3.50	3.33	3.16	2.99	2.83	2.67	2.50	2.34	2.19	2.05	1.90	1.78	1.65
34	4.03	3.83	3.64	3.46	3.28	3.10	2.93	2.76	2.59	2.42	2.26	2.11	1.96	1.83	1.70
35	4.21	4.00	3.79	3.59	3.40	3.22	3.04	2.86	2.68	2.51	2.34	2.18	2.03	1.89	1.75
36	4.41	4.18	3.96	3.74	3.54	3.35	3.16	2.97	2.78	2.60	2.43	2.26	2.10	1.95	1.81
37	4.64	4.39	4.14	3.91	3.70	3.50	3.29	3.09	2.89	2.69	2.52	2.35	2.18	2.02	1.87
38	4.89	4.61	4.34	4.11	3.88	3.66	3.44	3.23	3.02	2.82	2.64	2.45	2.27	2.10	1.94
39	5.09	4.82	4.57	4.32	4.08	3.84	3.61	3.39	3.17	2.96	2.76	2.56	2.37	2.19	2.02
40	5.37	5.08	4.83	4.56	4.29	4.04	3.80	3.56	3.33	3.11	2.90	2.69	2.49	2.30	2.13
41	5.67	5.36	5.09	4.81	4.53	4.26	4.01	3.75	3.51	3.27	3.05	2.83	2.62	2.42	2.25
42	5.99	5.66	5.38	5.09	4.79	4.51	4.24	3.96	3.71	3.45	3.22	2.99	2.77	2.56	2.38
43	6.37	6.02	5.72	5.40	5.08	4.79	4.50	4.20	3.93	3.66	3.41	3.16	2.93	2.71	2.52
44	6.78	6.41	6.09	5.75	5.41	5.09	4.78	4.47	4.17	3.89	3.62	3.35	3.10	2.87	2.67
45	7.24	6.86	6.49	6.13	5.78	5.43	5.09	4.76	4.44	4.14	3.85	3.57	3.30	3.04	2.80
46	7.74	7.34	6.93	6.55	6.18	5.81	5.44	5.08	4.74	4.42	4.11	3.82	3.52	3.24	2.98
47	8.28	7.85	7.41	7.01	6.61	6.22	5.83	5.44	5.08	4.74	4.41	4.09	3.77	3.47	3.19
48	8.86	8.40	7.94	7.51	7.08	6.67	6.26	5.84	5.46	5.10	4.74	4.39	4.05	3.73	3.43
49	9.49	8.99	8.53	8.06	7.61	7.17	6.73	6.29	5.83	5.49	5.10	4.73	4.37	4.03	3.70
50	10.18	9.65	9.18	8.68	8.19	7.71	7.24	6.79	6.35	5.92	5.50	5.09	4.70	4.33	3.96
51	10.93	10.38	9.87	9.34	8.81	8.30	7.80	7.33	6.86	6.39	5.94	5.49	5.07	4.67	4.28
52	11.74	11.15	10.61	10.05	9.49	8.95	8.42	7.92	7.41	6.91	6.43	5.94	5.48	5.05	4.64
53	12.62	12.01	11.42	10.83	10.24	9.66	9.10	8.56	8.01	7.46	6.93	6.42	5.93	5.45	4.98
54	13.58	12.94	12.31	11.68	11.06	10.44	9.84	9.25	8.67	8.10	7.55	6.99	6.45	5.94	5.47
55	14.63	13.96	13.28	12.62	11.95	11.29	10.64	10.01	9.39	8.79	8.18	7.59	7.02	6.48	5.94
56	15.76	15.05	14.34	13.65	12.95	12.25	11.51	10.83	10.17	9.52	8.87	8.24	7.63	7.05	6.48
57	16.98	16.23	15.48	14.74	13.98	13.21	12.46	11.73	11.03	10.33	9.63	8.95	8.30	7.67	7.04
58	18.29	17.49	16.68	15.89	15.08	14.24	13.40	12.62	11.87	11.12	10.40	9.73	9.05	8.37	7.68
59	19.70	18.85	17.98	17.12	16.25	15.38	14.51	13.68	12.89	12.11	11.34	10.61	9.89	9.15	8.41
60	21.22	20.32	19.41	18.51	17.59	16.65	15.75	14.86	14.01	13.18	12.35	11.57	10.79	10.00	9.21

DEFERRED SURVIVORSHIP BENEFIT.

With Ordinary Life Policy.

Annual Rate in Addition to the Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continued Annual Payments of \$65.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

AGE.	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
21	\$1 24	\$1 15	\$1 06	\$0 97	\$0 89	\$0 81	\$0 74	\$0 67	\$0 60	\$0 53	\$0 47	\$0 41	0 36	0 31	0 27
22	1 25	1 16	1 07	0 98	0 90	0 82	0 74	0 67	0 60	0 53	0 47	0 41	0 36	0 31	0 27
23	1 26	1 17	1 08	0 99	0 91	0 83	0 75	0 68	0 61	0 54	0 48	0 42	0 37	0 32	0 28
24	1 28	1 18	1 09	1 00	0 92	0 84	0 76	0 68	0 61	0 54	0 48	0 42	0 37	0 32	0 28
25	1 30	1 20	1 11	1 02	0 93	0 85	0 77	0 69	0 62	0 55	0 49	0 43	0 38	0 33	0 28
26	1 32	1 22	1 13	1 03	0 94	0 86	0 78	0 70	0 63	0 56	0 49	0 43	0 38	0 33	0 28
27	1 34	1 24	1 15	1 05	0 95	0 87	0 79	0 71	0 64	0 57	0 50	0 44	0 39	0 34	0 29
28	1 36	1 26	1 17	1 07	0 97	0 88	0 80	0 72	0 65	0 58	0 51	0 45	0 40	0 35	0 30
29	1 39	1 28	1 19	1 09	0 99	0 90	0 81	0 73	0 66	0 59	0 52	0 46	0 41	0 36	0 31
30	1 42	1 31	1 21	1 11	1 01	0 92	0 83	0 75	0 67	0 60	0 53	0 47	0 41	0 36	0 31
31	1 45	1 34	1 23	1 13	1 03	0 94	0 85	0 77	0 69	0 61	0 54	0 48	0 42	0 36	0 31
32	1 49	1 37	1 26	1 15	1 05	0 96	0 87	0 79	0 71	0 63	0 55	0 49	0 43	0 37	0 32
33	1 53	1 41	1 29	1 18	1 07	0 98	0 89	0 80	0 72	0 64	0 56	0 49	0 43	0 37	0 32
34	1 57	1 45	1 32	1 21	1 10	1 00	0 91	0 82	0 73	0 65	0 57	0 50	0 44	0 38	0 33
35	1 62	1 49	1 36	1 24	1 13	1 03	0 93	0 84	0 75	0 66	0 58	0 51	0 44	0 38	0 33
36	1 67	1 54	1 40	1 28	1 17	1 06	0 95	0 86	0 77	0 68	0 59	0 52	0 45	0 39	0 33
37	1 73	1 59	1 45	1 33	1 21	1 09	0 98	0 88	0 79	0 70	0 61	0 53	0 46	0 40	0 34
38	1 80	1 65	1 51	1 38	1 25	1 13	1 02	0 91	0 81	0 72	0 63	0 55	0 48	0 42	0 36
39	1 87	1 72	1 57	1 43	1 30	1 17	1 06	0 94	0 84	0 74	0 65	0 57	0 50	0 43	0 37
40	1 95	1 79	1 64	1 49	1 35	1 22	1 10	0 98	0 87	0 77	0 68	0 59	0 51	0 44	0 38
41	2 04	1 87	1 71	1 56	1 41	1 27	1 15	1 03	0 91	0 81	0 71	0 61	0 53	0 45	0 39
42	2 15	1 96	1 79	1 64	1 48	1 33	1 20	1 08	0 96	0 85	0 74	0 64	0 55	0 47	0 40
43	2 27	2 07	1 89	1 72	1 56	1 40	1 26	1 13	1 01	0 89	0 78	0 67	0 58	0 49	0 42
44	2 41	2 20	2 01	1 82	1 65	1 48	1 33	1 19	1 06	0 93	0 82	0 71	0 61	0 52	0 45
45	2 57	2 35	2 14	1 94	1 75	1 57	1 40	1 25	1 11	0 98	0 86	0 75	0 65	0 56	0 48
46	2 74	2 51	2 28	2 07	1 86	1 67	1 48	1 32	1 17	1 04	0 91	0 80	0 69	0 60	0 51
47	2 93	2 68	2 44	2 21	1 99	1 78	1 58	1 40	1 24	1 10	0 96	0 85	0 74	0 64	0 54
48	3 14	2 87	2 61	2 36	2 13	1 91	1 70	1 50	1 33	1 17	1 02	0 90	0 79	0 68	0 57
49	3 38	3 08	2 80	2 53	2 29	2 05	1 83	1 62	1 44	1 25	1 10	0 96	0 84	0 72	0 60
50	3 64	3 32	3 02	2 73	2 46	2 21	1 98	1 76	1 56	1 37	1 19	1 08	0 89	0 76	0 64
51	3 93	3 59	3 27	2 95	2 66	2 38	2 14	1 91	1 69	1 48	1 28	1 11	0 95	0 81	0 69
52	4 26	3 90	3 55	3 20	2 88	2 58	2 32	2 07	1 83	1 60	1 38	1 19	1 02	0 87	0 74
53	4 62	4 24	3 86	3 48	3 13	2 80	2 52	2 24	1 98	1 73	1 50	1 29	1 10	0 94	0 80
54	5 02	4 61	4 20	3 79	3 41	3 05	2 73	2 42	2 14	1 88	1 63	1 41	1 20	1 02	0 87
55	5 47	5 01	4 57	4 14	3 72	3 32	2 95	2 62	2 32	2 04	1 78	1 54	1 32	1 12	0 95
56	5 96	5 46	4 98	4 51	4 05	3 62	3 20	2 84	2 53	2 22	1 95	1 69	1 45	1 23	1 04
57	6 51	5 96	5 43	4 92	4 42	3 96	3 49	3 09	2 77	2 43	2 13	1 85	1 59	1 35	1 14
58	7 10	6 50	5 92	5 37	4 83	4 34	3 83	3 39	3 04	2 67	2 33	2 02	1 74	1 48	1 25
59	7 75	7 10	6 47	5 87	5 29	4 76	4 22	3 75	3 34	2 94	2 56	2 22	1 91	1 63	1 38
60	8 47	7 76	7 08	6 48	5 81	5 22	4 67	4 16	3 68	3 23	2 82	2 45	2 11	1 80	1 52

DEFERRED SURVIVORSHIP BENEFIT.

WITH ORDINARY LIFE POLICY.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continued Annual Payments of \$65.25 until Death.

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.						DEFERRED ANNUITY. With 20-Year Endowment Policy. Annual rate in addition to regular rate for \$1,000 to provide for the insured after having received twenty installments of \$65.25, continued annual payments of a like sum until death.	
	55	56	57	58	59	60	Age.	Annual Extra Rate.
21	\$0 23	\$0 19	\$0 16	\$0 13	\$0 10	\$0 08		
22	0 23	0 19	0 16	0 13	0 10	0 08		
23	0 24	0 20	0 17	0 14	0 11	0 09		
24	0 24	0 20	0 17	0 14	0 11	0 09		
25	0 24	0 20	0 17	0 14	0 11	0 09		
26	0 24	0 20	0 17	0 14	0 11	0 09		
27	0 25	0 21	0 17	0 14	0 11	0 09		
28	0 25	0 21	0 18	0 15	0 12	0 10		
29	0 26	0 22	0 19	0 15	0 12	0 10		
30	0 26	0 22	0 19	0 15	0 12	0 10		
31	0 26	0 22	0 19	0 15	0 12	0 10		
32	0 27	0 23	0 19	0 16	0 13	0 10		
33	0 27	0 23	0 19	0 16	0 13	0 11	18	\$12 25
34	0 28	0 23	0 19	0 16	0 13	0 11	19	17 00
35	0 28	0 24	0 20	0 17	0 14	0 11	20	11 11
36	0 28	0 24	0 20	0 17	0 14	0 11	21	10 55
37	0 29	0 24	0 20	0 17	0 14	0 11	22	9 95
38	0 30	0 25	0 21	0 18	0 15	0 12	23	8 32
39	0 31	0 26	0 22	0 18	0 15	0 12	24	7 70
40	0 32	0 27	0 23	0 19	0 15	0 12	25	6 28
41	0 33	0 28	0 24	0 20	0 16	0 12	26	5 00
42	0 34	0 29	0 24	0 20	0 16	0 12	27	4 00
43	0 36	0 30	0 25	0 21	0 17	0 13	28	3 00
44	0 38	0 31	0 26	0 22	0 18	0 14	29	2 00
45	0 40	0 33	0 27	0 22	0 18	0 14	30	1 40
46	0 42	0 34	0 28	0 23	0 19	0 15	31	1 20
47	0 44	0 36	0 29	0 24	0 20	0 16	32	1 00
48	0 47	0 39	0 31	0 26	0 21	0 17	33	0 80
49	0 50	0 42	0 34	0 28	0 23	0 18	34	0 60
50	0 54	0 45	0 37	0 30	0 24	0 19	35	0 40
51	0 58	0 48	0 40	0 32	0 26	0 20	36	0 20
52	0 62	0 52	0 44	0 35	0 28	0 21	37	0 10
53	0 67	0 56	0 47	0 38	0 30	0 22	38	0 05
54	0 73	0 61	0 51	0 42	0 33	0 25	39	0 00
55	0 80	0 67	0 56	0 46	0 36	0 27	40	0 00
56	0 88	0 74	0 62	0 50	0 39	0 28	41	0 00
57	0 96	0 81	0 68	0 55	0 43	0 30	42	0 00
58	1 05	0 89	0 74	0 60	0 47	0 35	43	0 00
59	1 15	0 97	0 80	0 65	0 51	0 38	44	0 00
60	1 27	1 05	0 85	0 70	0 56	0 43	45	0 00

DEFERRED SURVIVORSHIP BENEFIT.

WITH 20-PAYMENT LIFE POLICY.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continuous Annual Payments of \$65.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	10	11	12	13	14	15	16	17	18	19	20	21	22
10	\$6.55	\$6.61	\$6.67	\$6.73	\$6.79	\$6.85	\$6.91	\$6.97	\$7.03	\$7.09	\$7.15	\$7.21	\$7.27
11	6.92	6.71	6.50	6.29	6.08	5.88	5.67	5.48	5.28	5.08	4.89	4.69	4.51
12	7.04	6.83	6.60	6.38	6.16	5.95	5.74	5.54	5.34	5.14	4.95	4.75	4.56
13	7.15	6.94	6.71	6.48	6.25	6.03	5.82	5.61	5.42	5.22	5.03	4.83	4.63
14	7.26	7.07	6.83	6.59	6.36	6.13	5.91	5.70	5.49	5.29	5.10	4.90	4.69
15	7.37	7.21	6.96	6.72	6.48	6.25	6.02	5.80	5.59	5.38	5.19	4.97	4.76
16	7.48	7.36	7.11	6.87	6.62	6.39	6.15	5.92	5.70	5.49	5.28	5.06	4.84
17	7.59	7.53	7.28	7.03	6.78	6.54	6.30	6.08	5.88	5.67	5.46	5.24	5.01
18	7.70	7.68	7.43	7.18	6.93	6.70	6.46	6.23	6.03	5.82	5.61	5.39	5.16
19	7.81	7.82	7.57	7.32	7.07	6.84	6.60	6.37	6.17	5.96	5.75	5.53	5.30
20	7.92	7.95	7.70	7.45	7.20	6.97	6.73	6.50	6.30	6.09	5.88	5.66	5.43
21	8.03	8.08	7.83	7.58	7.33	7.10	6.86	6.63	6.43	6.22	6.01	5.79	5.56
22	8.14	8.20	7.95	7.70	7.45	7.22	6.98	6.75	6.55	6.34	6.13	5.91	5.68
23	8.25	8.32	8.07	7.82	7.57	7.34	7.10	6.87	6.67	6.46	6.25	6.03	5.80
24	8.36	8.44	8.19	7.94	7.69	7.46	7.22	6.99	6.79	6.58	6.37	6.15	5.92
25	8.47	8.56	8.31	8.06	7.81	7.58	7.34	7.11	6.91	6.70	6.49	6.27	6.04
26	8.58	8.68	8.43	8.18	7.93	7.70	7.46	7.23	7.03	6.82	6.61	6.39	6.16
27	8.69	8.80	8.55	8.30	8.05	7.82	7.58	7.35	7.15	6.94	6.73	6.51	6.28
28	8.80	8.92	8.67	8.42	8.17	7.94	7.70	7.47	7.27	7.06	6.85	6.63	6.40
29	8.91	9.04	8.79	8.54	8.29	8.06	7.82	7.59	7.39	7.18	6.97	6.75	6.52
30	9.02	9.16	8.91	8.66	8.41	8.18	7.94	7.71	7.51	7.30	7.09	6.87	6.64
31	9.13	9.28	9.03	8.78	8.53	8.30	8.06	7.83	7.63	7.42	7.21	6.99	6.76
32	9.24	9.40	9.15	8.90	8.65	8.42	8.18	7.95	7.75	7.54	7.33	7.11	6.88
33	9.35	9.52	9.27	9.02	8.77	8.54	8.30	8.07	7.87	7.66	7.45	7.23	7.00
34	9.46	9.64	9.39	9.14	8.89	8.66	8.42	8.19	7.99	7.78	7.57	7.35	7.12
35	9.57	9.76	9.51	9.26	9.01	8.78	8.54	8.31	8.11	7.90	7.69	7.47	7.24
36	9.68	9.88	9.63	9.38	9.13	8.90	8.66	8.43	8.23	8.02	7.81	7.59	7.36
37	9.79	10.00	9.75	9.50	9.25	9.02	8.78	8.55	8.35	8.14	7.93	7.71	7.48
38	9.90	10.12	9.87	9.62	9.37	9.14	8.90	8.67	8.47	8.26	8.05	7.83	7.60
39	10.01	10.24	10.00	9.75	9.50	9.27	9.03	8.80	8.60	8.39	8.18	7.96	7.73
40	10.12	10.36	10.12	9.87	9.62	9.39	9.15	8.92	8.72	8.51	8.30	8.08	7.85
41	10.23	10.48	10.24	10.00	9.75	9.52	9.28	9.05	8.85	8.64	8.43	8.21	7.98
42	10.34	10.60	10.36	10.12	9.87	9.64	9.40	9.17	8.97	8.76	8.55	8.33	8.10
43	10.45	10.72	10.48	10.24	10.00	9.77	9.53	9.30	9.10	8.89	8.68	8.46	8.23
44	10.56	10.84	10.60	10.36	10.12	9.89	9.65	9.42	9.22	9.01	8.80	8.58	8.35
45	10.67	10.96	10.72	10.48	10.24	10.01	9.77	9.54	9.34	9.13	8.92	8.70	8.47
46	10.78	11.08	10.84	10.60	10.36	10.13	9.89	9.66	9.46	9.25	9.04	8.82	8.59
47	10.89	11.20	10.96	10.72	10.48	10.25	10.01	9.78	9.58	9.37	9.16	8.94	8.71
48	11.00	11.32	11.08	10.84	10.60	10.37	10.13	9.90	9.70	9.49	9.28	9.06	8.83
49	11.11	11.44	11.20	10.96	10.72	10.49	10.25	10.02	9.82	9.61	9.40	9.18	8.95
50	11.22	11.56	11.32	11.08	10.84	10.61	10.37	10.14	9.94	9.73	9.52	9.30	9.07
51	11.33	11.68	11.44	11.20	10.96	10.73	10.49	10.26	10.06	9.85	9.64	9.42	9.19
52	11.44	11.80	11.56	11.32	11.08	10.85	10.61	10.38	10.18	9.97	9.76	9.54	9.31
53	11.55	11.92	11.68	11.44	11.20	10.97	10.73	10.50	10.30	10.09	9.88	9.66	9.43
54	11.66	12.04	11.80	11.56	11.32	11.09	10.85	10.62	10.42	10.21	10.00	9.78	9.55
55	11.77	12.16	11.92	11.68	11.44	11.21	10.97	10.74	10.54	10.33	10.12	9.90	9.67
56	11.88	12.28	12.04	11.80	11.56	11.33	11.09	10.86	10.66	10.45	10.24	10.02	9.79
57	11.99	12.40	12.16	11.92	11.68	11.45	11.21	10.98	10.78	10.57	10.36	10.14	9.91
58	12.10	12.52	12.28	12.04	11.80	11.57	11.33	11.10	10.90	10.69	10.48	10.26	10.03
59	12.21	12.64	12.40	12.16	11.92	11.69	11.45	11.22	11.02	10.81	10.60	10.38	10.15
60	12.32	12.76	12.52	12.28	12.04	11.81	11.57	11.34	11.14	10.93	10.72	10.50	10.27

DEFERRED SURVIVORSHIP BENEFIT.

With 20-Payment Life Policy.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continuous Annual Payments of \$55.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	23	24	25	26	27	28	29	30	31	32	33	34	35
18	\$4.28	\$4.09	\$3.91	\$3.78	\$3.55	\$3.38	\$3.22	\$3.06	\$2.89	\$2.73	\$2.57	\$2.41	\$2.26
19	4.32	4.13	3.95	3.76	3.58	3.41	3.24	3.08	2.91	2.75	2.59	2.43	2.28
20	4.37	4.18	3.99	3.80	3.62	3.44	3.27	3.10	2.93	2.77	2.61	2.45	2.30
21	4.42	4.23	4.04	3.85	3.66	3.48	3.30	3.13	2.96	2.80	2.64	2.48	2.33
22	4.48	4.29	4.09	3.90	3.71	3.52	3.34	3.17	3.00	2.83	2.66	2.50	2.35
23	4.56	4.35	4.15	3.96	3.76	3.57	3.38	3.21	3.03	2.86	2.69	2.52	2.36
24	4.63	4.42	4.22	4.02	3.82	3.63	3.43	3.25	3.07	2.89	2.72	2.55	2.39
25	4.72	4.51	4.30	4.09	3.88	3.68	3.49	3.30	3.11	2.93	2.76	2.59	2.42
26	4.82	4.60	4.38	4.16	3.95	3.74	3.55	3.35	3.16	2.97	2.79	2.62	2.45
27	4.92	4.70	4.47	4.24	4.02	3.81	3.62	3.41	3.21	3.02	2.83	2.65	2.48
28	5.03	4.80	4.56	4.33	4.10	3.89	3.70	3.48	3.27	3.06	2.86	2.71	2.53
29	5.14	4.90	4.66	4.43	4.20	3.98	3.78	3.56	3.34	3.14	2.94	2.79	2.60
30	5.26	5.01	4.77	4.54	4.31	4.08	3.86	3.64	3.42	3.21	3.01	2.82	2.63
31	5.40	5.14	4.89	4.65	4.42	4.18	3.95	3.73	3.51	3.29	3.08	2.88	2.69
32	5.56	5.29	5.03	4.78	4.54	4.30	4.06	3.83	3.60	3.38	3.16	2.95	2.75
33	5.74	5.46	5.19	4.93	4.68	4.43	4.18	3.94	3.70	3.48	3.25	3.03	2.81
34	5.96	5.66	5.37	5.09	4.83	4.57	4.31	4.06	3.81	3.58	3.34	3.11	2.89
35	6.18	5.87	5.57	5.28	5.00	4.72	4.45	4.19	3.93	3.68	3.44	3.20	2.96
36	6.42	6.10	5.78	5.48	5.18	4.88	4.60	4.34	4.08	3.80	3.56	3.31	3.06
37	6.68	6.35	6.01	5.69	5.37	5.04	4.77	4.60	4.21	3.94	3.68	3.42	3.16
38	6.96	6.61	6.26	5.92	5.58	5.23	4.96	4.67	4.38	4.09	3.82	3.55	3.28
39	7.26	6.89	6.53	6.17	5.82	5.49	5.17	4.86	4.56	4.26	3.98	3.70	3.41
40	7.57	7.19	6.82	6.45	6.09	5.74	5.40	5.07	4.76	4.45	4.15	3.86	3.58
41	7.91	7.52	7.14	6.76	6.38	6.01	5.65	5.30	4.98	4.66	4.34	4.03	3.74
42	8.29	7.89	7.49	7.09	6.70	6.31	5.93	5.56	5.22	4.88	4.54	4.22	3.91
43	8.71	8.29	7.87	7.46	7.05	6.64	6.24	5.85	5.49	5.13	4.78	4.44	4.10
44	9.18	8.73	8.29	7.86	7.43	7.00	6.58	6.17	5.79	5.40	5.03	4.67	4.32
45	9.70	9.22	8.75	8.29	7.84	7.39	6.95	6.52	6.12	5.70	5.31	4.93	4.57
46	10.26	9.75	9.25	8.76	8.29	7.82	7.35	6.90	6.47	6.04	5.62	5.22	4.84
47	10.84	10.31	9.79	9.27	8.77	8.28	7.79	7.31	6.85	6.40	5.95	5.53	5.14
48	11.47	10.92	10.37	9.83	9.30	8.78	8.27	7.76	7.27	6.80	6.34	5.90	5.47
49	12.15	11.57	11.00	10.44	9.88	9.33	8.79	8.26	7.74	7.25	6.77	6.33	5.91
50	12.88	12.28	11.69	11.10	10.52	9.94	9.37	8.81	8.27	7.75	7.24	6.74	6.26
51	13.66	13.04	12.43	11.82	11.21	10.60	10.00	9.41	8.84	8.28	7.75	7.23	6.70
52	14.50	13.86	13.22	12.59	11.95	11.31	10.68	10.06	9.45	8.86	8.30	7.77	7.19
53	15.41	14.74	14.07	13.41	12.73	12.07	11.41	10.76	10.11	9.49	8.89	8.30	7.71
54	16.40	15.69	14.98	14.27	13.57	12.87	12.18	11.50	10.83	10.17	9.55	8.95	8.37
55	17.48	16.73	15.97	15.21	14.46	13.72	13.00	12.29	11.59	10.90	10.22	9.54	8.87
56	18.63	17.84	17.04	16.23	15.43	14.65	13.89	13.15	12.42	11.69	10.97	10.24	9.53
57	19.87	19.04	18.20	17.35	16.50	15.68	14.87	14.09	13.32	12.56	11.79	11.01	10.27
58	21.18	20.32	19.45	18.57	17.68	16.81	15.96	15.13	14.31	13.49	12.67	11.83	11.07
59	22.59	21.69	20.79	19.88	18.96	18.05	17.16	16.27	15.39	14.52	13.65	12.78	11.97
60	24.07	23.15	22.23	21.30	20.36	19.42	18.47	17.52	16.57	15.64	14.72	13.84	12.96

DEFERRED SURVIVORSHIP BENEFIT. With 20-Payment Life Policy

Annual Rate in Addition to Regular Rate, per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continuous Annual Payments of \$55.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.														
Age.	36	37	38	39	40	41	42	43	44	45	46	47	48	49
18	\$2 12	\$1 97	\$1 85	\$1 69	\$1 55	\$1 41	\$1 28	\$1 16	\$1 05	\$0 95	\$0 86	\$0 77	\$0 68	\$0 59
19	2 18	1 98	1 84	1 70	1 56	1 42	1 29	1 17	1 06	0 96	0 87	0 78	0 69	0 60
20	2 16	2 00	1 85	1 71	1 57	1 43	1 30	1 18	1 07	0 97	0 87	0 78	0 69	0 60
21	2 15	2 01	1 86	1 72	1 58	1 44	1 31	1 19	1 08	0 98	0 89	0 79	0 70	0 61
22	2 18	2 03	1 89	1 73	1 59	1 45	1 32	1 20	1 09	0 99	0 89	0 79	0 70	0 61
23	2 20	2 05	1 90	1 75	1 61	1 47	1 34	1 22	1 10	1 00	0 90	0 80	0 71	0 62
24	2 22	2 07	1 92	1 77	1 63	1 49	1 36	1 24	1 12	1 01	0 91	0 81	0 72	0 63
25	2 25	2 09	1 94	1 79	1 65	1 51	1 38	1 26	1 14	1 03	0 93	0 83	0 74	0 65
26	2 28	2 12	1 96	1 81	1 67	1 53	1 40	1 27	1 15	1 04	0 94	0 84	0 75	0 66
27	2 32	2 16	2 00	1 84	1 69	1 55	1 42	1 29	1 18	1 06	0 96	0 86	0 77	0 68
28	2 36	2 20	2 04	1 88	1 72	1 58	1 44	1 31	1 18	1 06	0 96	0 86	0 77	0 68
29	2 40	2 24	2 07	1 91	1 75	1 61	1 46	1 33	1 20	1 08	0 97	0 87	0 78	0 69
30	2 45	2 28	2 11	1 95	1 79	1 64	1 49	1 35	1 22	1 10	0 99	0 89	0 79	0 70
31	2 50	2 33	2 16	1 99	1 83	1 67	1 52	1 37	1 24	1 12	1 01	0 90	0 80	0 71
32	2 56	2 38	2 21	2 03	1 87	1 71	1 55	1 40	1 26	1 14	1 03	0 92	0 82	0 73
33	2 62	2 44	2 26	2 08	1 91	1 75	1 59	1 44	1 29	1 15	1 05	0 94	0 84	0 75
34	2 69	2 50	2 31	2 13	1 95	1 79	1 63	1 47	1 32	1 19	1 07	0 96	0 86	0 77
35	2 77	2 57	2 37	2 18	2 00	1 83	1 67	1 51	1 36	1 22	1 09	0 97	0 86	0 77
36	2 86	2 65	2 44	2 24	2 05	1 88	1 72	1 55	1 40	1 26	1 12	1 00	0 89	0 80
37	2 96	2 74	2 52	2 31	2 11	1 94	1 77	1 61	1 44	1 30	1 16	1 03	0 91	0 82
38	3 07	2 84	2 61	2 39	2 18	2 00	1 83	1 66	1 49	1 34	1 19	1 06	0 94	0 85
39	3 19	2 94	2 70	2 47	2 26	2 07	1 89	1 71	1 54	1 38	1 23	1 09	0 96	0 87
40	3 31	3 05	2 80	2 57	2 35	2 15	1 96	1 77	1 59	1 42	1 26	1 12	0 99	0 90
41	3 45	3 18	2 92	2 68	2 45	2 24	2 04	1 84	1 65	1 47	1 31	1 16	1 02	0 93
42	3 61	3 33	3 06	2 80	2 57	2 35	2 13	1 92	1 72	1 53	1 37	1 21	1 07	0 98
43	3 79	3 50	3 21	2 94	2 70	2 46	2 23	2 01	1 80	1 61	1 44	1 27	1 12	1 03
44	3 99	3 68	3 38	3 10	2 84	2 58	2 34	2 11	1 89	1 69	1 51	1 34	1 18	1 09
45	4 22	3 89	3 57	3 27	2 99	2 72	2 47	2 23	2 00	1 79	1 60	1 42	1 25	1 16
46	4 47	4 12	3 78	3 46	3 16	2 88	2 61	2 36	2 12	1 90	1 70	1 51	1 32	1 23
47	4 75	4 37	4 01	3 67	3 35	3 06	2 77	2 50	2 25	2 02	1 81	1 61	1 40	1 31
48	5 06	4 65	4 27	3 91	3 57	3 25	2 94	2 66	2 39	2 15	1 92	1 71	1 49	1 40
49	5 40	4 97	4 57	4 18	3 81	3 46	3 13	2 83	2 55	2 29	2 05	1 82	1 59	1 50
50	5 78	5 33	4 90	4 48	4 08	3 70	3 35	3 03	2 73	2 45	2 19	1 94	1 71	1 62
51	6 20	5 72	5 26	4 81	4 38	3 98	3 60	3 25	2 93	2 63	2 34	2 09	1 85	1 76
52	6 66	6 14	5 64	5 16	4 71	4 29	3 88	3 50	3 15	2 83	2 51	2 22	1 96	1 87
53	7 15	6 59	6 06	5 56	5 07	4 63	4 19	3 78	3 40	3 05	2 70	2 39	2 10	2 01
54	7 67	7 08	6 52	6 08	5 58	5 07	4 63	4 09	3 68	3 29	2 92	2 57	2 26	2 17
55	8 22	7 60	7 01	6 44	6 00	5 49	4 90	4 43	3 98	3 55	3 15	2 78	2 45	2 36
56	8 83	8 17	7 55	6 96	6 37	5 82	5 21	4 80	4 31	3 84	3 42	3 02	2 66	2 57
57	9 52	8 81	8 15	7 51	6 89	6 31	5 76	5 21	4 68	4 17	3 72	3 29	2 90	2 81
58	10 23	9 53	8 82	8 19	7 47	6 85	6 25	5 68	5 09	4 54	4 06	3 59	3 17	3 08
59	11 14	10 34	9 57	8 82	8 11	7 44	6 78	6 15	5 54	4 95	4 42	3 92	3 46	3 37
60	12 09	11 24	10 41	9 60	8 82	8 07	7 36	6 68	6 03	5 41	4 82	4 28	3 78	3 69

DEFERRED SURVIVORSHIP BENEFIT. With 20-Payment Life Policy.

Annual Rate in Addition to Regular Rate per \$1,000 to Provide for the Beneficiary, if Surviving the Insured Twenty Years, Continuous Annual Payments of \$66.25 until Death.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.												
AGE	49	50	51	52	53	54	55	56	57	58	59	60
18	\$0 60	\$0 53	\$0 46	\$0 40	\$0 34	\$0 29	\$0 24	\$0 19	\$0 15	\$0 12	\$0 10	\$0 08
19	0 61	0 53	0 46	0 40	0 34	0 29	0 24	0 19	0 15	0 12	0 10	0 08
20	0 61	0 54	0 47	0 41	0 35	0 30	0 25	0 20	0 16	0 13	0 11	0 09
21	0 62	0 54	0 47	0 41	0 35	0 30	0 25	0 20	0 16	0 13	0 11	0 09
22	0 62	0 54	0 47	0 41	0 35	0 30	0 25	0 20	0 16	0 13	0 11	0 09
23	0 63	0 55	0 48	0 42	0 36	0 31	0 25	0 20	0 16	0 13	0 11	0 09
24	0 63	0 55	0 48	0 42	0 36	0 31	0 26	0 21	0 17	0 14	0 12	0 10
25	0 64	0 56	0 49	0 43	0 37	0 31	0 26	0 21	0 17	0 14	0 12	0 10
26	0 65	0 57	0 50	0 44	0 38	0 32	0 26	0 21	0 17	0 14	0 12	0 10
27	0 66	0 58	0 51	0 44	0 38	0 32	0 27	0 22	0 18	0 15	0 12	0 10
28	0 67	0 59	0 52	0 45	0 39	0 33	0 27	0 22	0 18	0 15	0 12	0 10
29	0 68	0 60	0 52	0 45	0 39	0 33	0 27	0 23	0 19	0 15	0 13	0 11
30	0 69	0 61	0 53	0 46	0 40	0 34	0 28	0 23	0 19	0 16	0 13	0 11
31	0 71	0 62	0 53	0 46	0 40	0 34	0 28	0 23	0 19	0 16	0 13	0 11
32	0 72	0 63	0 54	0 47	0 41	0 35	0 29	0 24	0 20	0 16	0 13	0 11
33	0 73	0 64	0 55	0 47	0 41	0 35	0 29	0 24	0 20	0 16	0 13	0 11
34	0 74	0 65	0 56	0 48	0 42	0 36	0 30	0 25	0 21	0 17	0 14	0 12
35	0 76	0 66	0 57	0 49	0 42	0 36	0 30	0 25	0 21	0 17	0 14	0 12
36	0 78	0 68	0 59	0 50	0 43	0 37	0 31	0 26	0 21	0 17	0 14	0 12
37	0 80	0 70	0 61	0 52	0 44	0 37	0 31	0 26	0 22	0 18	0 15	0 12
38	0 83	0 72	0 62	0 53	0 45	0 38	0 32	0 27	0 22	0 18	0 15	0 12
39	0 85	0 74	0 64	0 55	0 47	0 39	0 33	0 28	0 23	0 19	0 16	0 13
40	0 87	0 76	0 66	0 57	0 49	0 41	0 34	0 28	0 23	0 19	0 16	0 13
41	0 90	0 79	0 69	0 59	0 51	0 43	0 35	0 29	0 24	0 20	0 16	0 13
42	0 94	0 82	0 72	0 61	0 53	0 45	0 37	0 31	0 26	0 21	0 17	0 14
43	0 98	0 86	0 75	0 64	0 55	0 47	0 39	0 33	0 27	0 22	0 18	0 14
44	1 03	0 90	0 78	0 67	0 57	0 49	0 41	0 34	0 28	0 23	0 19	0 15
45	1 09	0 95	0 82	0 70	0 60	0 51	0 43	0 36	0 30	0 24	0 19	0 15
46	1 15	1 01	0 87	0 75	0 64	0 54	0 46	0 38	0 31	0 25	0 20	0 16
47	1 22	1 07	0 93	0 80	0 68	0 57	0 48	0 40	0 32	0 26	0 21	0 17
48	1 30	1 14	0 99	0 85	0 72	0 61	0 51	0 42	0 34	0 28	0 23	0 18
49	1 39	1 21	1 06	0 90	0 76	0 64	0 54	0 45	0 37	0 30	0 24	0 19
50	1 49	1 29	1 11	0 95	0 81	0 68	0 57	0 48	0 40	0 33	0 26	0 20
51	1 60	1 38	1 18	1 01	0 86	0 73	0 61	0 51	0 42	0 35	0 28	0 21
52	1 71	1 48	1 27	1 08	0 92	0 78	0 65	0 55	0 45	0 37	0 29	0 22
53	1 84	1 60	1 37	1 17	1 00	0 84	0 70	0 59	0 48	0 39	0 31	0 24
54	1 99	1 73	1 49	1 28	1 09	0 92	0 76	0 63	0 51	0 41	0 33	0 26
55	2 15	1 88	1 63	1 40	1 19	1 00	0 83	0 68	0 55	0 44	0 35	0 28
56	2 31	2 05	1 78	1 53	1 30	1 10	0 91	0 74	0 59	0 47	0 38	0 31
57	2 55	2 24	1 94	1 67	1 42	1 20	1 01	0 81	0 65	0 52	0 41	0 34
58	2 79	2 45	2 12	1 82	1 55	1 31	1 09	0 89	0 72	0 57	0 46	0 37
59	3 04	2 67	2 32	1 99	1 69	1 43	1 19	0 98	0 79	0 63	0 51	0 42
60	3 32	2 90	2 53	2 17	1 85	1 56	1 30	1 07	0 87	0 70	0 56	0 44

Largest Amount of Insurance it will write on a Single Life, \$10,000.

Premiums for each \$1,000 Insurance (Participating)

Age at Issue of Policy.	LIFE				ENDOWMENT, CONTINUOUS ANNUAL PREM'S.			
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$18.90	\$49.00	\$30.40	\$25.90	\$66.80	\$48.10	\$37.40	\$30.70
21	18.00	48.00	29.80	25.00	66.30	47.60	37.00	30.30
22	17.10	47.00	29.20	24.50	65.80	47.10	36.60	30.00
23	16.20	46.00	28.60	24.00	65.30	46.60	36.20	29.60
24	15.30	45.00	28.00	23.50	64.80	46.10	35.80	29.20
25	14.40	44.00	27.40	23.00	64.30	45.60	35.40	28.80
26	13.50	43.00	26.80	22.50	63.80	45.10	35.00	28.40
27	12.60	42.00	26.20	22.00	63.30	44.60	34.60	28.00
28	11.70	41.00	25.60	21.50	62.80	44.10	34.20	27.60
29	10.80	40.00	25.00	21.00	62.30	43.60	33.80	27.20
30	9.90	39.00	24.40	20.50	61.80	43.10	33.40	26.80
31	9.00	38.00	23.80	20.00	61.30	42.60	33.00	26.40
32	8.10	37.00	23.20	19.50	60.80	42.10	32.60	26.00
33	7.20	36.00	22.60	19.00	60.30	41.60	32.20	25.60
34	6.30	35.00	22.00	18.50	59.80	41.10	31.80	25.20
35	5.40	34.00	21.40	18.00	59.30	40.60	31.40	24.80
36	4.50	33.00	20.80	17.50	58.80	40.10	31.00	24.40
37	3.60	32.00	20.20	17.00	58.30	39.60	30.60	24.00
38	2.70	31.00	19.60	16.50	57.80	39.10	30.20	23.60
39	1.80	30.00	19.00	16.00	57.30	38.60	29.80	23.20
40	0.90	29.00	18.40	15.50	56.80	38.10	29.40	22.80
41	0.00	28.00	17.80	15.00	56.30	37.60	29.00	22.40
42	0.00	27.00	17.20	14.50	55.80	37.10	28.60	22.00
43	0.00	26.00	16.60	14.00	55.30	36.60	28.20	21.60
44	0.00	25.00	16.00	13.50	54.80	36.10	27.80	21.20
45	0.00	24.00	15.40	13.00	54.30	35.60	27.40	20.80
46	0.00	23.00	14.80	12.50	53.80	35.10	27.00	20.40
47	0.00	22.00	14.20	12.00	53.30	34.60	26.60	20.00
48	0.00	21.00	13.60	11.50	52.80	34.10	26.20	19.60
49	0.00	20.00	13.00	11.00	52.30	33.60	25.80	19.20
50	0.00	19.00	12.40	10.50	51.80	33.10	25.40	18.80
51	0.00	18.00	11.80	10.00	51.30	32.60	25.00	18.40
52	0.00	17.00	11.20	9.50	50.80	32.10	24.60	18.00
53	0.00	16.00	10.60	9.00	50.30	31.60	24.20	17.60
54	0.00	15.00	10.00	8.50	49.80	31.10	23.80	17.20
55	0.00	14.00	9.40	8.00	49.30	30.60	23.40	16.80
56	0.00	13.00	8.80	7.50	48.80	30.10	23.00	16.40
57	0.00	12.00	8.20	7.00	48.30	29.60	22.60	16.00
58	0.00	11.00	7.60	6.50	47.80	29.10	22.20	15.60
59	0.00	10.00	7.00	6.00	47.30	28.60	21.80	15.20
60	0.00	9.00	6.40	5.50	46.80	28.10	21.40	14.80
61	0.00	8.00	5.80	5.00	46.30	27.60	21.00	14.40
62	0.00	7.00	5.20	4.50	45.80	27.10	20.60	14.00
63	0.00	6.00	4.60	4.00	45.30	26.60	20.20	13.60
64	0.00	5.00	4.00	3.50	44.80	26.10	19.80	13.20
65	0.00	4.00	3.40	3.00	44.30	25.60	19.40	12.80

For semi-annual premiums, add 4 per cent and divide by 2.

For quarterly premiums, add 6 per cent and divide by 4.

PENN MUTUAL OF PHILADELPHIA, PA.

Largest Amount of Insurance it will write on a Single Life, \$100,000
Premiums for each \$1,000 Insurance. (Participating.)

LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.							
Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	Endowment at age 50.	
\$17 90	\$39 25	\$29 94	\$25 18	\$104 74	\$64 79	\$46 45	\$35 98	\$29 94	\$25 02	\$17 94	
18 35	40 00	30 54	25 68	104 86	64 92	46 59	36 09	29 99	25 24	18 40	
18 85	40 78	31 16	26 20	104 98	65 06	46 74	36 26	29 72	25 47	18 68	
19 85	41 59	31 80	26 74	105 11	65 20	46 90	36 44	29 99	25 72	19 40	
19 85	42 43	32 47	27 30	105 25	65 35	47 07	36 63	30 18	25 99	19 68	
20 40	43 29	33 15	27 87	105 41	65 52	47 25	36 84	30 40	26 28	20 49	
21 00	44 19	33 87	28 47	105 55	65 68	47 44	37 06	30 67	26 60	21 06	
21 60	45 12	34 61	29 09	105 72	65 86	47 64	37 30	30 95	26 94	21 71	
22 25	46 08	35 38	29 74	105 89	66 06	47 85	37 55	31 27	27 31	22 36	
22 90	47 07	36 18	30 41	106 07	66 24	48 09	37 83	31 59	27 71	23 05	
23 60	48 10	37 01	31 11	106 26	66 45	48 33	38 13	31 96	28 14	23 77	
24 35	49 16	37 87	31 84	106 45	66 68	48 60	38 45	32 35	28 61	24 53	
25 15	50 26	38 76	32 60	106 67	66 92	48 89	38 84	32 77	29 12	25 34	
25 95	51 40	39 69	33 39	106 90	67 17	49 20	39 19	33 24	29 67	26 18	
26 60	52 58	40 66	34 21	107 13	67 44	49 54	39 61	33 74	30 27	27 06	
27 75	53 90	41 67	35 07	107 37	67 74	49 91	40 06	34 29	30 92	27 92	
28 70	55 06	42 72	35 98	107 68	68 07	50 32	40 56	34 89	31 63	28 08	
29 70	56 08	43 82	36 92	107 95	68 43	50 76	41 11	35 54	32 40	30 09	
30 60	57 74	44 97	37 92	108 25	68 94	51 27	41 71	36 27	33 24	31 23	
31 95	59 27	46 19	38 97	108 59	69 28	51 81	42 37	37 06	34 16	32 42	
33 29	60 68	47 46	40 09	108 99	69 77	52 41	43 09	37 92	...	33 70	
34 50	62 22	48 80	41 26	109 45	70 32	53 49	43 89	38 87	...	35 07	
35 90	63 85	50 21	42 50	109 89	70 99	53 82	44 79	39 91	...	36 54	
37 95	65 55	51 70	43 82	110 53	71 08	54 65	45 70	41 05	...	38 10	
38 95	67 32	53 27	45 21	111 15	72 96	55 54	46 89	42 20	...	39 76	
40 60	69 16	54 91	46 67	111 84	73 19	56 52	47 95	...	...	41 52
42 55	71 06	56 61	48 21	112 50	74 07	57 59	49 24	...	...	43 89
44 25	73 03	58 46	49 82	113 89	75 08	58 74	50 61	...	...	45 89
46 20	75 67	60 27	51 53	114 26	76 07	59 99	52 09	...	...	47 51
48 50	77 78	62 29	53 32	115 21	77 20	61 35	53 68	...	...	49 74
50 50	79 36	64 28	55 21	116 25	78 48	62 83	...	...	...	52 18
52 85	81 62	66 43	57 29	117 34	79 76	64 44	...	...	...	54 73
55 35	83 97	68 69	59 36	118 54	81 22	66 19	...	...	...	56 47
58 00	86 40	71 07	61 62	119 85	82 89	68 09	...	...	...	60 40
60 80	88 93	73 58	64 01	121 27	84 92	70 16	...	...	...	63 54
63 75	91 56	76 24	66 56	123 62	86 40	72 41	...	...	...	66 92
66 90	94 30	79 04	69 28	124 48	88 44	74 86	...	...	...	70 68
70 30	97 18	82 02	72 19	126 88	90 68	77 52	...	...	...	74 48
73 90	100 19	85 18	75 30	128 52	93 18	80 42	...	...	...	78 65
77 70	103 35	88 55	78 64	130 56	95 99	83 57	...	...	...	83 27
82 10	...	...	...	133 23	99 02	...	...	...	...	88 25
86 75	...	...	...	136 28	102 38	...	...	...	...	93 68
91 75	...	...	...	139 50	106 36	...	...	...	...	99 61
97 05	...	...	...	143 04	110 53	...	...	...	...	106 13
102 75	...	...	...	146 90	113 33	...	...	...	...	113 33

For Semi-annual Rates, add 2½ per cent and divide by 2.
For Quarterly Rates, add 4 per cent and divide by 4.

TRUST CERTIFICATES. (Participating.)

Age at Issue.	Payable in 10 Yearly Installments of \$100 each; one at Death, or Maturity, and the remainder annually thereafter.					Payable in 15 Yearly Installments of \$66.67 each; one at Death, or Maturity, and the remainder annually thereafter.					Payable in 20 Yearly Installments of \$50 each; one at Death, or Maturity, and the remainder annually thereafter.				
	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.
21	15 41	33 79	25 77	21 67	39 98	14 23	31 19	23 79	20 01	36 91	13 17	28 87	22 02	18 52	34 16
22	15 80	34 43	26 29	22 11	40 10	14 58	31 79	24 27	20 41	37 03	13 50	29 42	22 46	18 89	34 27
23	16 23	35 10	26 82	22 55	40 23	14 98	32 41	24 76	20 82	37 14	13 86	29 99	22 92	19 27	34 38
24	16 66	35 80	27 37	23 02	40 37	15 38	33 05	25 27	21 25	37 27	14 23	30 59	23 39	19 67	34 49
25	17 09	36 52	27 95	23 50	40 52	15 77	33 72	25 80	21 70	37 41	14 60	31 21	23 88	20 08	34 62
26	17 56	37 26	28 54	23 99	40 67	16 21	34 40	26 34	22 15	37 55	15 00	31 84	24 38	20 50	34 75
27	18 08	38 04	29 16	24 51	40 84	16 69	35 12	26 92	22 63	37 70	15 45	32 50	24 91	20 94	34 89
28	18 59	38 84	29 79	25 04	41 01	17 17	35 86	27 50	23 12	37 86	15 89	33 19	25 46	21 40	35 04
29	19 15	39 67	30 46	25 60	41 19	17 68	36 62	28 12	23 63	38 03	16 36	33 89	26 02	21 87	35 19
30	19 71	40 52	31 14	26 18	41 40	18 20	37 41	28 75	24 17	38 22	16 84	34 62	26 61	22 37	35 37
31	20 31	41 40	31 86	26 78	41 60	18 75	38 23	29 41	24 72	38 41	17 36	35 38	27 22	22 88	35 55
32	20 96	42 32	32 60	27 41	41 88	19 35	39 07	30 10	25 30	38 62	17 91	36 16	27 85	23 42	35 75
33	21 65	43 26	33 36	28 06	42 08	19 99	39 94	30 80	25 91	38 85	18 50	36 97	28 51	23 98	35 96
34	22 34	44 25	34 17	28 74	42 35	20 62	40 85	31 54	26 54	39 10	19 09	37 80	29 19	24 56	36 19
35	23 07	45 26	35 00	29 45	42 64	21 30	41 79	32 31	27 19	39 37	19 71	38 67	29 91	25 16	36 44
36	23 89	46 31	35 87	30 19	42 96	22 05	42 75	33 12	27 87	39 66	20 41	39 57	30 65	25 79	36 71
37	24 70	47 40	36 77	30 97	43 32	22 81	43 76	33 95	28 59	39 99	21 11	40 50	31 42	26 46	37 01
38	25 57	48 53	37 72	31 78	43 69	23 60	44 80	34 82	29 34	40 34	21 84	41 47	32 23	27 15	37 33
39	26 51	49 70	38 71	32 64	44 18	24 48	45 89	35 74	30 14	40 74	22 65	42 47	33 08	27 89	37 71
40	27 50	50 93	39 75	33 55	44 60	25 39	47 02	36 70	30 97	41 17	23 50	43 52	33 97	28 66	38 11
41	28 58	52 22	40 85	34 51	45 11	26 38	48 21	37 72	31 86	41 65	24 42	44 62	34 91	29 49	38 55
42	29 70	53 56	42 01	35 52	45 70	27 42	49 45	38 78	32 79	42 19	25 37	45 76	35 89	30 35	39 05
43	30 90	54 96	43 22	36 58	46 33	28 53	50 74	39 90	33 77	42 77	26 40	46 96	36 93	31 26	39 58
44	32 15	56 43	44 50	37 72	47 04	29 68	52 09	41 09	34 82	43 43	27 47	48 21	38 03	32 23	40 20
45	33 53	57 95	45 85	38 92	47 81	30 95	53 50	42 33	35 92	44 17	28 65	49 51	39 18	33 25	40 85
46	34 95	59 53	47 27	40 17	48 65	32 26	54 96	43 64	37 09	44 94	29 86	50 87	40 39	34 33	41 57
47	36 45	61 17	48 73	41 50	49 57	33 66	56 47	44 99	38 31	45 72	31 15	52 26	41 64	35 46	42 36
48	38 09	62 86	50 27	42 89	50 56	35 17	58 04	46 41	39 59	46 68	32 55	53 71	42 95	36 64	43 20
49	39 77	64 62	51 88	44 36	51 64	36 72	59 66	47 90	40 95	47 67	33 98	55 21	44 33	37 90	44 12
50	41 58	66 44	53 57	45 90	52 81	38 38	61 33	49 45	42 37	48 75	35 52	56 77	45 77	39 22	45 12
51	43 47	68 31	55 33	47 52	54 08	40 13	63 07	51 08	43 88	49 93	37 14	58 37	47 28	40 61	46 21
52	45 49	70 26	57 18	49 26	55 47	42 00	64 86	52 79	45 48	51 21	38 87	60 03	48 86	42 09	47 40
53	47 65	72 28	59 13	51 10	56 98	43 99	66 73	54 59	47 17	52 60	40 71	61 76	50 52	43 66	48 68
54	49 93	74 37	61 18	53 04	58 61	46 09	68 66	56 48	48 97	54 11	42 66	63 55	52 27	45 32	50 02
55	52 34	76 55	63 34	55 10	60 39	48 32	70 67	58 47	50 87	55 76	44 72	65 41	54 12	47 08	51 60
56	54 88	78 81	65 63	57 29	62 33	50 66	72 76	60 59	52 90	57 54	46 89	67 34	56 07	48 95	52 26
57	57 59	81 17	68 04	59 64	64 43	53 17	74 94	62 81	55 06	59 48	49 20	69 36	58 13	50 96	53 05
58	60 51	83 65	70 60	62 14	66 73	55 87	77 23	65 18	57 37	61 61	51 71	71 48	60 33	53 10	57 02
59	63 61	86 24	73 32	64 82	69 23	58 73	79 62	67 69	59 84	63 91	54 35	73 09	62 65	55 38	59 15
60	66 88	88 96	76 22	67 69	71 68	61 75	82 13	70 37	62 50	66 17	57 15	76 01	65 13	57 84	61 25
61	70 67	92 09	...	...	...	65 24	85 02	...	...	...	60 38	78 68	...	...	...
62	74 67	95 38	...	...	...	68 94	88 05	...	...	...	63 80	81 49	...	...	...
63	78 98	98 85	...	...	...	72 91	91 26	...	...	...	67 48	84 46	...	...	...
64	83 54	102 54	...	...	...	77 13	94 66	...	...	...	71 38	87 61	...	...	...
65	88 45	106 44	...	...	...	81 66	98 26	...	...	...	75 57	90 94	...	...	...

Payable in 25 Yearly Installments of \$40 each; one at Death, or Maturity, and the remainder annually thereafter.

**40 per cent Guaranteed Dividend
Investment Policies.**

Age at Issue of Policy	at Death, or Maturity, and the remainder annually thereafter.					Ordinary Life.			20 Payment Life.			20 Year Endowment.		
	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.	10 Year Period.	15 Year Period.	20 Year Period.	10 Year Period.	15 Year Period.	20 Year Period.	10 Year Period.	15 Year Period.	20 Year Period.
21	12 24	26 78	20 48	17 18	31 69	18 08	18 26	18 46	26 71	26 96	26 23	48 39	48 87	49 36
22	12 52	27 29	20 48	17 52	31 79	18 55	18 74	18 94	26 71	26 40	26 77	48 51	49 00	49 50
23	12 88	27 82	21 26	17 88	31 89	19 03	19 23	19 45	26 77	27 04	27 33	48 63	49 13	49 63
24	12 29	28 39	21 70	18 24	32 00	19 54	19 75	19 98	27 33	27 62	27 92	48 77	49 28	49 78
25	13 54	28 95	22 15	18 63	32 12	20 08	20 30	20 54	27 91	28 21	28 44	49 00	49 42	49 93
26	13 92	29 54	22 62	19 02	32 24	20 64	20 88	21 13	28 51	28 82	29 17	49 06	49 59	50 10
27	14 33	30 15	23 11	19 43	32 37	21 23	21 48	21 78	29 18	29 46	29 83	49 21	49 75	50 27
28	14 74	30 79	23 61	19 85	32 50	21 86	22 12	22 42	29 73	30 19	30 62	49 39	49 93	50 49
29	15 18	31 44	24 14	20 29	32 65	22 52	22 79	23 12	30 46	30 82	31 26	49 56	50 15	50 71
30	15 62	32 12	24 69	20 75	32 81	23 20	23 50	23 86	31 16	31 55	32 02	49 70	50 37	51 01
31	16 10	32 82	25 26	21 23	32 98	23 92	24 24	24 64	31 90	32 31	32 82	49 96	50 60	51 25
32	16 61	33 54	25 84	21 72	33 16	24 69	25 03	25 46	32 68	33 10	33 66	50 19	50 86	51 71
33	17 16	34 29	26 45	22 24	33 36	25 49	25 87	26 34	33 46	33 94	34 55	50 45	51 16	52 05
34	17 71	35 07	27 08	22 78	33 57	26 34	26 75	27 28	34 29	34 81	35 48	50 73	51 47	52 41
35	18 29	35 88	27 74	23 34	33 80	27 25	27 70	28 28	35 16	35 73	36 46	51 06	51 84	52 88
36	18 98	36 71	28 43	23 98	34 05	28 20	28 69	29 34	36 08	36 69	37 59	51 36	52 23	53 35
37	19 58	37 57	29 15	24 55	34 33	29 22	29 78	30 48	37 05	37 73	38 61	51 74	52 67	53 88
38	20 26	38 47	29 90	25 19	34 68	30 29	30 90	31 69	38 06	38 80	39 77	52 17	53 17	54 49
39	21 01	39 40	30 68	25 87	34 98	31 44	32 11	32 99	39 14	39 95	41 02	52 63	53 73	55 13
40	21 80	40 37	31 51	26 59	35 35	32 67	33 41	34 39	40 29	41 18	42 36	53 10	54 35	55 87
41	22 64	41 39	32 38	27 35	35 76	33 97	34 80	35 89	41 51	42 49	43 79	53 79	55 03	56 66
42	23 54	42 45	33 30	28 15	36 22	35 88	36 29	37 51	42 80	43 88	45 31	54 47	55 82	57 61
43	24 49	43 56	34 26	29 00	36 72	36 89	37 91	39 27	44 19	45 37	46 95	55 39	56 89	58 84
44	25 48	44 72	35 27	29 90	37 29	38 50	39 63	41 16	45 65	46 97	48 73	56 68	58 35	60 79
45	26 58	45 93	36 35	30 85	37 89	40 21	41 48	43 20	47 22	48 67	50 62	57 62	59 74	61 95
46	27 79	47 19	37 47	31 84	38 56	42 06	43 47	45 40	48 87	50 48	52 66	58 05	59 98	62 47
47	28 90	48 43	38 63	32 89	39 29	44 01	45 60	47 77	50 63	52 41	54 84	59 19	61 24	64 02
48	30 19	49 88	39 86	33 99	40 08	46 09	47 88	50 33	53 48	54 47	57 17	60 48	62 83	65 78
49	31 52	51 22	41 12	35 16	40 98	48 31	50 33	53 09	54 47	56 68	59 70	61 79	64 26	67 48
50	32 90	52 46	43 46	36 38	41 86	50 68	52 97	56 07	56 57	59 04	62 40	63 39	66 05	69 70
51	34 46	54 15	45 86	37 67	42 87	53 28	55 81	59 30	58 81	61 58	65 32	64 94	67 95	72 00
52	36 06	55 69	48 33	39 05	43 97	55 94	58 86	62 80	61 23	64 33	68 50	66 76	70 09	74 54
53	37 77	57 29	49 87	40 50	45 16	58 87	62 17	66 59	63 81	67 29	71 93	68 76	72 45	77 85
54	39 57	58 95	49 49	42 04	46 46	62 01	65 76	70 73	66 58	70 49	76 05	70 97	75 06	80 45
55	41 48	60 86	50 20	43 67	47 87	65 28	69 63	75 19	69 58	73 95	79 67	73 59	77 94	83 66
56	43 59	62 47	52 02	45 41	49 41	69 02	73 83	80 07	72 78	77 71	84 06	76 08	81 14	87 65
57	45 65	64 34	53 93	47 27	51 07	72 94	78 40	85 37	76 26	81 80	88 84	79 04	84 77	91 81
58	47 97	66 81	55 96	49 26	52 89	77 19	83 88	91 15	80 03	86 27	94 05	82 32	88 69	96 43
59	50 42	68 86	58 12	51 39	54 87	81 81	88 81	97 47	84 16	91 15	99 74	85 98	92 98	101 51
60	53 01	70 82	60 49	53 06	56 89	86 79	94 73	104 23	88 65	96 51	105 36	89 64	97 35	107 41
61	56 02	72 99												
62	59 19	75 60												
63	62 69	78 36												
64	66 22	81 28												
65	70 11	84 37												

TRUST CERTIFICATES (Participating.)—Annual Premiums Per \$1000 Insurance

Age at issue of policy.	Five-Year Convertible Term, Regular and Trust Certifi- cate Rates. Insurance Payable as Follows:						Ten-Year Convertible Term. Regular and Trust Certifi- cate Rates. Insurance Payable as Follows:						10-Year Endowment.
	Regular Premium for \$1000 Insurance Payable in One Sum.	In 5 Equal Yearly Installments.	In 10 Equal Yearly Installments.	In 15 Equal Yearly Installments.	In 20 Equal Yearly Installments.	In 25 Equal Yearly Installments.	Regular Premium for \$1000 Insurance Payable in One Sum.	In 5 Equal Yearly Installments.	In 10 Equal Yearly Installments.	In 15 Equal Yearly Installments.	In 20 Equal Yearly Installments.	In 25 Equal Yearly Installments.	
21	10 70	10 06	9 21	8 50	7 87	7 30	11 00	10 28	9 47	8 74	8 09	7 51	104 74
22	10 90	10 19	9 38	8 66	8 02	7 44	11 20	10 47	9 64	8 90	8 24	7 64	104 86
23	11 05	10 33	9 51	8 79	8 13	7 54	11 40	10 65	9 81	9 06	8 39	7 79	104 98
24	11 25	10 51	9 68	8 94	8 27	7 68	11 60	10 84	9 99	9 22	8 55	7 91	105 11
25	11 45	10 70	9 86	9 10	8 42	7 81	11 80	11 03	10 16	9 38	8 69	8 05	105 26
26	11 65	10 89	10 06	9 28	8 57	7 95	12 05	11 26	10 37	9 58	8 86	8 22	105 41
27	11 90	11 12	10 24	9 46	8 75	8 12	12 30	11 50	10 59	9 77	9 05	8 39	105 65
28	12 10	11 31	10 42	9 62	8 90	8 26	12 55	11 73	10 80	9 97	9 23	8 55	105 72
29	12 35	11 54	10 63	9 81	9 08	8 43	12 80	11 96	11 03	10 17	9 41	8 73	105 89
30	12 60	11 78	10 85	10 01	9 27	8 66	13 10	12 24	11 28	10 41	9 64	8 94	106 07
31	12 90	12 06	11 10	10 25	9 49	8 80	13 40	12 52	11 55	10 65	9 86	9 14	106 26
32	13 20	12 34	11 36	10 49	9 71	9 01	13 70	12 80	11 79	10 89	10 06	9 35	106 45
33	13 50	12 62	11 62	10 73	9 93	9 21	14 05	13 13	12 09	11 17	10 33	9 59	106 67
34	13 80	12 90	11 88	10 97	10 15	9 42	14 40	13 46	12 40	11 44	10 59	9 83	106 90
35	14 15	13 22	12 18	11 25	10 41	9 65	14 80	13 83	12 74	11 76	10 89	10 10	107 12
36	14 50	13 55	12 48	11 52	10 66	9 89	15 20	14 21	13 08	12 08	11 18	10 37	107 37
37	14 85	13 88	12 78	11 80	10 92	10 13	15 65	14 63	13 47	12 44	11 51	10 68	107 63
38	15 25	14 25	13 13	12 12	11 22	10 41	16 30	15 14	13 94	12 87	11 93	11 05	107 93
39	15 20	14 07	13 51	12 48	11 55	10 71	16 80	15 70	14 46	13 35	12 36	11 45	108 25
40	16 15	15 09	13 90	12 83	11 88	11 02	17 45	16 31	15 02	13 87	12 83	11 91	108 59
41	16 70	15 61	14 38	13 27	12 28	11 39	18 20	17 01	15 57	14 40	13 39	12 42	108 99
42	17 35	16 22	14 93	13 79	12 76	11 84	19 05	17 80	16 40	15 14	14 01	13 00	109 46
43	18 10	16 92	15 58	14 38	13 31	12 35	19 95	18 65	17 17	15 55	14 67	13 61	109 96
44	18 35	17 71	16 31	15 06	13 94	12 98	21 00	19 63	18 06	16 59	15 45	14 33	110 53
45	19 90	18 60	17 13	15 81	14 64	13 58	22 10	20 65	19 02	17 56	16 25	15 06	111 15
46	20 35	19 58	18 02	16 65	15 41	14 29	23 35	21 82	20 19	18 56	17 17	15 93	111 84
47	22 10	20 65	19 02	17 56	16 25	15 08	24 65	23 04	21 22	19 59	18 13	16 82	112 59
48	23 30	21 78	20 06	18 52	17 14	15 90	26 10	24 39	22 47	20 74	19 20	17 81	113 39
49	24 60	22 99	21 18	19 55	18 09	16 78	27 65	25 84	23 80	21 97	20 34	18 87	114 25
50	26 05	24 35	22 42	20 70	19 16	17 77	29 35	27 43	25 26	23 32	21 59	20 08	115 21
51	27 40	25 79	23 76	21 93	20 36	18 83	31 35	29 11	26 81	24 75	23 01	21 25	116 25
52	29 25	27 34	25 18	23 24	21 51	19 96	33 10	30 94	28 49	26 30	24 35	22 53	117 34
53	31 05	29 02	26 73	24 68	23 84	21 19	35 25	33 94	30 34	28 01	25 93	24 06	118 54
54	33 10	30 94	28 49	26 30	24 35	22 58	37 60	36 14	32 37	29 88	27 65	25 65	119 85
55	35 15	32 85	30 26	27 93	25 85	23 98	40 10	37 49	34 52	31 87	29 49	27 36	121 27
56	37 45	35 00	32 24	29 76	27 54	25 55	42 55	40 05	36 89	34 05	31 53	29 24	122 82
57	39 95	37 34	34 39	31 75	29 38	27 26	45 55	42 55	39 47	36 44	33 72	31 23	124 49
58	42 75	39 95	36 30	33 97	31 44	29 17	49 10	45 89	42 27	39 02	36 11	33 50	126 35
59	45 60	42 62	39 25	36 24	33 54	31 11	52 55	49 11	45 24	41 76	38 65	36 35	128 32
60	49 00	45 80	42 18	38 94	36 04	33 43	56 40	52 71	48 55	44 63	41 48	38 48	130 56
61	52 85	49 39	45 49	42 00	38 87	36 06	60 85	56 87	52 38	48 86	44 76	41 52	133 28
62	57 05	53 32	49 11	45 34	41 96	38 93	65 60	61 31	56 47	52 13	48 25	44 76	136 25
63	61 65	57 62	53 07	48 99	45 34	42 06	70 80	66 17	60 94	56 26	52 07	48 31	139 50
64	66 60	62 24	57 33	52 93	48 98	45 44	76 35	71 36	65 72	60 68	56 16	52 09	143 04
65	72 20	67 30	62 02	57 66	53 68	49 16	82 35	77 02	70 80	65 44	60 57	56 19	146 90

Largest Amount of Insurance it will write on a Single Life, \$100,000
 Premiums for each \$1,000 Insurance. (Participating.)

ENDOWMENT INSURANCE TABLE.

10 Annual Premiums. Policy payable at death or Expiration of
 years designated.

Age at Issue of Policy.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
21	\$86 68	\$74 04	\$64 22	\$56 63	\$50 87	\$45 63
22	86 77	74 20	64 41	56 87	51 18	47 02
23	86 91	74 37	64 61	57 13	51 51	47 44
24	87 05	74 54	64 83	57 40	51 86	47 88
25	87 21	74 73	65 06	57 70	52 25	48 35
26	87 38	74 93	65 31	58 02	52 65	48 87
27	87 56	75 14	65 58	58 37	53 10	49 42
28	87 76	75 36	65 86	58 74	53 57	50 02
29	87 93	75 60	66 17	59 13	54 08	50 65
30	88 13	75 85	66 50	59 56	54 63	51 33
31	88 35	76 12	66 85	60 02	55 21	51 97
32	88 57	76 41	67 23	60 51	55 84	52 65
33	88 82	76 71	67 63	61 05	56 52	53 37
34	89 07	77 05	68 07	61 62	57 26	54 11
35	89 34	77 40	68 55	62 25	58 04	54 88
36	89 64	77 79	69 06	62 92	.....	55 68
37	89 96	78 21	69 63	63 65	.....	56 51
38	90 31	78 67	70 24	64 44	.....	57 37
39	90 70	79 18	70 91	65 31	.....	58 26
40	91 12	79 75	71 65	66 25	.....	59 18
41	91 61	80 37	72 46	.....	.....	60 12
42	92 15	81 07	73 36	.....	.....	61 08
43	92 75	81 84	74 34	.....	.....	62 06
44	93 44	82 71	75 44	.....	.....	63 06
45	94 18	83 64	76 62	.....	.....	64 08
46	94 99	84 66	.....	.....	.....	65 11
47	95 87	85 77	.....	.....	.....	66 16
48	96 83	86 97	.....	.....	.....	67 22
49	97 85	88 25	.....	.....	.....	68 30
50	98 97	89 64	.....	.....	.....	69 40
51	100 18	.....	.....	.....	.....	70 51
52	101 48	.....	.....	.....	.....	71 64
53	102 90	.....	.....	.....	.....	72 78
54	104 43	.....	.....	.....	.....	73 94
55	106 09	.....	.....	.....	.....	75 11

Twenty Annual Premium Rates, Dual Income Endowment Bond of \$1,000, payable in annual installments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment Period, then twenty annual installments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age.	10	11	12	13	14	15	16	17	18	19	20	21	22	23
21	47.65	47.44	47.22	47.00	46.78	46.56	46.32	46.09	45.86	45.63	45.40	45.17	44.94	44.71
22	47.65	47.45	47.23	47.00	46.77	46.55	46.31	46.07	45.84	45.61	45.38	45.15	44.92	44.69
23	47.65	47.45	47.22	46.99	46.76	46.53	46.29	46.05	45.82	45.59	45.36	45.13	44.90	44.67
24	47.72	47.50	47.27	47.03	46.79	46.55	46.31	46.06	45.81	45.56	45.31	45.06	44.82	44.58
25	47.78	47.55	47.31	47.07	46.83	46.58	46.33	46.08	45.82	45.57	45.31	45.05	44.79	44.53
26	47.84	47.61	47.37	47.12	46.88	46.62	46.37	46.11	45.85	45.58	45.32	45.06	44.79	44.52
27	47.89	47.65	47.40	47.15	46.91	46.65	46.39	46.12	45.85	45.58	45.32	45.04	44.78	44.49
28	47.95	47.71	47.45	47.21	46.95	46.69	46.43	46.15	45.88	45.60	45.32	45.04	44.76	44.48
29	48.05	47.80	47.54	47.29	47.03	46.76	46.49	46.21	45.93	45.65	45.37	45.08	44.79	44.50
30	48.15	47.90	47.64	47.38	47.12	46.84	46.57	46.29	46.00	45.71	45.42	45.13	44.83	44.53
31	48.20	47.94	47.77	47.50	47.23	46.95	46.67	46.38	46.09	45.80	45.50	45.20	44.90	44.60
32	48.25	47.98	47.81	47.53	47.25	46.96	46.68	46.39	46.10	45.81	45.51	45.21	44.91	44.61
33	48.30	48.02	47.84	47.56	47.27	46.98	46.69	46.40	46.11	45.81	45.51	45.21	44.91	44.61
34	48.35	48.07	47.88	47.59	47.30	47.01	46.72	46.43	46.13	45.83	45.53	45.23	44.93	44.63
35	49.01	48.75	48.48	48.20	47.92	47.63	47.34	47.05	46.76	46.46	46.17	45.87	45.58	45.28
36	49.06	48.80	48.52	48.24	47.95	47.66	47.37	47.08	46.78	46.48	46.19	45.89	45.59	45.29
37	49.11	48.84	48.56	48.27	47.98	47.69	47.40	47.11	46.81	46.51	46.22	45.92	45.62	45.32
38	49.16	48.89	48.60	48.31	48.02	47.73	47.44	47.15	46.85	46.55	46.26	45.96	45.66	45.36
39	49.21	48.94	48.65	48.36	48.07	47.78	47.49	47.20	46.90	46.60	46.31	46.01	45.71	45.41
40	50.29	50.01	49.72	49.43	49.14	48.84	48.55	48.26	47.96	47.67	47.37	47.08	46.78	46.48
41	50.78	50.48	50.18	49.88	49.58	49.28	48.98	48.68	48.38	48.08	47.78	47.48	47.18	46.88
42	51.27	50.96	50.65	50.35	50.04	49.74	49.43	49.13	48.82	48.52	48.21	47.91	47.61	47.31
43	51.76	51.44	51.13	50.82	50.51	50.20	49.89	49.58	49.27	48.96	48.65	48.34	48.04	47.73
44	52.25	51.93	51.61	51.30	50.98	50.67	50.35	50.04	49.72	49.41	49.10	48.78	48.47	48.16
45	53.15	52.82	52.50	52.18	51.86	51.54	51.22	50.90	50.58	50.26	49.94	49.62	49.30	48.98
46	53.95	53.61	53.28	52.95	52.62	52.29	51.96	51.63	51.30	50.97	50.64	50.31	49.98	49.65
47	54.75	54.40	54.06	53.72	53.38	53.04	52.70	52.36	52.02	51.68	51.34	51.00	50.66	50.32
48	55.55	55.19	54.84	54.49	54.14	53.79	53.44	53.09	52.74	52.39	52.04	51.69	51.34	50.99
49	56.35	55.98	55.62	55.26	54.90	54.54	54.18	53.82	53.46	53.10	52.74	52.38	52.02	51.66
50	57.15	56.77	56.40	56.03	55.66	55.29	54.92	54.55	54.18	53.81	53.44	53.07	52.70	52.33
51	58.97	58.57	58.17	57.77	57.37	56.96	56.56	56.15	55.74	55.33	54.92	54.51	54.10	53.69
52	60.81	60.39	59.97	59.55	59.13	58.71	58.29	57.87	57.45	57.03	56.61	56.19	55.77	55.35
53	62.65	62.21	61.78	61.34	60.91	60.47	60.04	59.60	59.17	58.73	58.30	57.86	57.42	56.98
54	64.49	64.03	63.58	63.13	62.68	62.23	61.78	61.33	60.88	60.43	59.98	59.53	59.08	58.63
55	66.33	65.85	65.39	64.93	64.47	64.01	63.55	63.09	62.63	62.17	61.71	61.25	60.79	60.33
56	68.17	67.68	67.21	66.74	66.27	65.80	65.33	64.86	64.39	63.92	63.45	62.98	62.51	62.04
57	69.99	69.49	68.99	68.50	68.01	67.52	67.03	66.54	66.05	65.56	65.07	64.58	64.09	63.60
58	71.81	71.30	70.79	70.28	69.77	69.26	68.75	68.24	67.73	67.22	66.71	66.20	65.69	65.18
59	73.63	73.11	72.59	72.07	71.55	71.03	70.51	70.00	69.47	68.95	68.43	67.91	67.39	66.87
60	75.45	74.92	74.39	73.86	73.33	72.80	72.27	71.74	71.21	70.68	70.15	69.62	69.09	68.56

Twenty Annual Premium Rates Dual Income Endowment Bond of \$1,000 payable in annual instalments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment Period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	24	25	26	27	28	29	30	31	32	33	34	35	36	37
21	44	48	44	26	44	08	43	81	43	09	43	39	43	18
22	44	41	44	18	43	36	43	72	43	50	43	28	43	07
23	44	33	44	09	43	86	43	62	43	39	43	17	42	96
24	44	30	44	06	43	81	43	57	43	33	43	10	42	87
25	44	27	44	07	43	77	43	52	43	27	43	02	42	80
26	44	25	43	99	43	73	43	47	43	22	42	97	42	73
27	44	22	43	95	43	68	43	41	43	15	42	90	42	65
28	44	20	43	92	43	65	43	38	43	11	42	84	42	58
29	44	22	43	93	43	64	43	36	43	08	42	81	42	55
30	44	24	43	94	43	65	43	35	43	08	42	80	42	52
31	44	23	43	93	43	69	43	39	43	10	42	81	42	53
32	44	37	44	05	43	75	43	45	43	15	42	85	42	56
33	44	46	44	15	43	83	43	52	43	21	42	90	42	60
34	44	59	44	27	43	94	43	62	43	30	42	99	42	68
35	44	75	44	43	44	10	43	77	43	44	43	12	42	81
36	44	94	44	61	44	28	43	95	43	62	43	29	42	96
37	45	20	44	86	44	51	44	17	43	84	43	50	43	16
38	45	47	45	12	44	77	44	42	44	08	43	74	43	40
39	45	80	45	45	45	09	44	74	44	38	44	08	43	69
40	46	19	45	83	45	47	45	11	44	73	44	39	44	04
41	46	55	46	28	45	91	45	54	45	18	44	82	44	46
42	47	16	46	80	46	42	45	04	45	67	45	30	44	94
43	47	74	47	37	46	39	46	61	46	23	45	85	45	48
44	48	42	48	04	47	65	47	26	46	88	46	50	46	12
45	49	15	48	76	48	37	47	38	47	59	47	20	48	81
46	49	24	49	52	49	13	48	73	48	33	47	38	47	54
47	50	76	50	36	49	95	49	58	49	14	48	74	48	34
48	51	69	51	28	50	87	50	46	50	04	49	68	49	49
49	52	73	52	32	51	90	51	48	51	06	50	64	50	22
50	53	86	53	44	53	01	52	49	52	18	51	73	51	31
51	53	12	54	69	54	26	53	82	53	38	52	95	52	51
52	54	52	56	09	55	65	55	20	54	75	54	31	53	86
53	55	04	57	59	57	14	56	68	56	23	55	77	55	31
54	59	70	59	24	68	78	58	31	57	85	57	88	56	91
55	61	52	61	06	60	58	60	10	59	62	59	13	58	65
56	63	52	63	06	62	06	61	57	61	07	60	57	60	07
57	65	71	65	21	64	71	64	21	63	70	63	18	62	67
58	68	11	67	60	67	08	66	56	66	03	65	50	64	95
59	70	75	70	20	69	67	69	13	68	59	68	04	67	49
60	78	62	73	07	72	52	71	96	71	39	70	82	70	24

Twenty Annual Premium Rates, Dual Income Endowment Bond of \$1,000 payable in annual instalments of \$50 each for twenty years and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment Period, then twenty annual instalments of \$50 each shall be paid to the Insured (or Beneficiary), and as much longer thereafter as either the Insured or Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.														
Age.	38	39	40	41	42	43	44	45	46	47	48	49	50	51
21	41 79	41 65	41 52	41 40	41 29	41 18	41 08	40 99	40 81	40 64	40 47	40 31	40 16	40 01
22	41 63	41 49	41 36	41 23	41 11	41 00	40 90	40 81	40 73	40 66	40 59	40 53	40 47	40 40
23	41 46	41 32	41 18	41 05	40 93	40 82	40 72	40 63	40 54	40 46	40 39	40 33	40 28	40 22
24	41 33	41 18	41 04	40 91	40 79	40 67	40 57	40 48	40 39	40 31	40 24	40 18	40 12	40 06
25	41 21	41 06	40 91	40 77	40 65	40 53	40 42	40 33	40 24	40 16	40 09	40 02	39 96	39 91
26	41 09	40 93	40 78	40 64	40 51	40 39	40 28	40 18	40 09	40 01	39 93	39 87	39 81	39 76
27	40 56	40 39	40 24	40 09	40 35	40 23	40 12	40 02	39 92	39 84	39 76	39 70	39 64	39 58
28	40 43	40 26	40 10	40 36	40 22	40 09	39 97	39 87	39 77	39 68	39 61	39 54	39 48	39 42
29	40 30	40 13	40 56	40 89	40 24	40 10	39 97	39 86	39 74	39 64	39 56	39 48	39 41	39 35
30	40 18	40 00	40 47	40 80	40 14	39 99	39 86	39 74	39 63	39 53	39 44	39 36	39 28	39 21
31	40 05	40 41	40 23	40 07	39 92	39 78	39 65	39 54	39 43	39 34	39 26	39 19	39 11	39 04
32	40 57	40 37	40 19	40 02	39 86	39 72	39 59	39 47	39 37	39 27	39 19	39 11	39 03	38 95
33	40 44	40 24	40 06	39 89	39 73	39 59	39 46	39 34	39 23	39 13	39 04	38 96	38 88	38 80
34	40 31	40 11	40 56	40 17	39 99	39 82	39 67	39 54	39 42	39 31	39 21	39 13	39 04	38 96
35	40 18	40 42	40 22	40 03	39 86	39 70	39 56	39 43	39 31	39 21	39 12	39 04	38 96	38 88
36	40 05	40 50	40 29	40 09	39 92	39 75	39 61	39 47	39 35	39 25	39 15	39 07	38 99	38 91
37	40 57	40 34	40 14	40 23	40 04	39 89	39 72	39 58	39 45	39 35	39 25	39 17	39 09	39 01
38	41 04	40 40	40 58	40 38	40 19	40 02	39 86	39 72	39 59	39 47	39 37	39 28	39 20	39 12
39	41 27	41 08	40 80	40 59	40 39	40 22	40 05	39 89	39 74	39 62	39 51	39 41	39 33	39 25
40	41 57	41 32	41 08	40 86	40 66	40 48	40 31	40 16	40 02	39 90	39 79	39 69	39 61	39 53
41	42 34	42 07	41 41	41 20	40 99	40 80	40 63	40 47	40 33	40 20	40 09	39 99	39 90	39 82
42	42 54	42 27	41 58	41 36	41 18	41 00	40 84	40 69	40 56	40 45	40 34	40 24	40 15	40 07
43	43 33	43 05	42 39	42 16	41 58	41 39	41 23	41 08	40 94	40 81	40 69	40 58	40 48	40 39
44	43 40	43 12	42 46	42 23	42 04	41 45	41 28	41 13	40 99	40 87	40 76	40 66	40 56	40 47
45	44 03	43 33	43 04	42 43	42 22	42 03	41 44	41 28	41 13	41 00	40 88	40 77	40 67	40 58
46	44 70	44 40	44 13	43 56	43 34	43 14	42 53	42 39	42 24	42 11	41 99	41 87	41 76	41 67
47	45 43	45 12	44 53	44 31	44 14	43 53	43 34	43 18	43 03	42 48	42 33	42 18	42 03	41 88
48	46 24	45 53	45 34	45 16	44 59	44 43	44 24	44 08	43 44	43 29	43 14	42 59	42 44	42 29
49	47 16	46 44	46 25	46 07	45 50	45 34	45 17	45 01	44 44	44 29	44 14	43 99	43 84	43 69
50	48 17	47 43	47 24	47 06	46 49	46 32	46 15	45 59	45 44	45 29	45 14	44 99	44 84	44 69
51	49 29	48 54	48 35	48 17	48 00	47 43	47 26	47 10	46 54	46 39	46 24	46 09	45 94	45 79
52	50 54	50 18	49 59	49 41	49 24	49 07	48 50	48 34	48 18	48 03	47 47	47 32	47 17	47 02
53	51 89	51 51	51 32	51 15	50 58	50 41	50 24	50 08	49 52	49 37	49 22	49 07	48 92	48 77
54	53 37	52 98	52 80	52 26	51 91	51 59	51 29	51 02	50 50	50 35	50 20	50 05	49 50	49 35
55	54 98	54 58	54 39	54 21	54 04	53 46	53 29	53 13	52 57	52 42	52 27	52 12	51 56	51 41
56	56 76	56 34	56 15	55 57	55 40	55 23	55 06	54 50	54 34	54 19	54 04	53 89	53 74	53 59
57	58 71	58 28	58 09	57 51	57 34	57 17	57 00	56 44	56 28	56 13	55 58	55 43	55 28	55 13
58	60 84	60 37	60 18	59 59	59 42	59 25	59 08	58 52	58 36	58 21	58 06	57 51	57 36	57 21
59	63 17	62 67	62 48	62 30	62 13	61 56	61 39	61 23	61 07	60 52	60 37	60 22	60 07	59 52
60	65 73	65 21	65 02	64 44	64 27	64 10	63 53	63 37	63 21	63 06	62 51	62 36	62 21	62 06

Twenty Annual Premium Rates, Dual Income Endowment Bond of \$1,000, payable in annual instalments of \$50 each for twenty years, and as much longer as the Beneficiary shall survive; should the Insured live to the end of the 20-Year Endowment period, then twenty annual instalments of \$50 each shall be paid to the Insured (or the Beneficiary), and as much longer thereafter as either the Insured or the Beneficiary shall survive, there shall be paid \$50 per annum to either one surviving the other.

Age.	AGE OF THE BENEFICIARY.										Annual Premiums After Death of Beneficiary.
	52	53	54	55	56	57	58	59	60		
21	\$40 56	\$40 52	\$40 49	\$40 45	\$40 43	\$40 40	\$40 38	\$40 36	\$40 33	\$40 28	
22	40 38	40 34	40 30	40 27	40 24	40 22	40 19	40 17	40 16	40 09	
23	40 18	40 14	40 10	40 07	40 04	40 02	39 99	39 97	39 96	39 89	
24	40 02	39 98	39 95	39 91	39 89	39 86	39 84	39 82	39 80	39 73	
25	39 87	39 83	39 79	39 76	39 73	39 70	39 68	39 66	39 64	39 57	
26	39 71	39 67	39 63	39 60	39 57	39 54	39 52	39 50	39 48	39 41	
27	39 54	39 49	39 46	39 42	39 39	39 37	39 34	39 32	39 30	39 23	
28	39 38	39 33	39 30	39 26	39 23	39 20	39 18	39 16	39 14	39 08	
29	39 24	39 20	39 16	39 12	39 09	39 07	39 04	39 02	39 00	38 93	
30	39 12	39 07	39 03	39 00	38 96	38 94	38 91	38 89	38 87	38 80	
31	39 02	38 97	38 93	38 90	38 86	38 83	38 81	38 79	38 77	38 69	
32	38 94	38 89	38 86	38 81	38 78	38 75	38 73	38 71	38 69	38 62	
33	38 87	38 82	38 78	38 74	38 71	38 68	38 66	38 63	38 61	38 54	
34	38 84	38 79	38 75	38 71	38 67	38 64	38 62	38 59	38 57	38 50	
35	38 85	38 80	38 75	38 72	38 68	38 65	38 62	38 60	38 58	38 51	
36	38 87	38 82	38 78	38 74	38 70	38 67	38 64	38 62	38 60	38 52	
37	38 97	38 91	38 87	38 83	38 79	38 76	38 73	38 71	38 69	38 60	
38	39 08	39 02	38 98	38 93	38 90	38 86	38 84	38 81	38 79	38 71	
39	39 25	39 19	39 14	39 10	39 06	39 03	39 00	38 97	38 95	38 87	
40	39 47	39 42	39 37	39 32	39 28	39 25	39 22	39 19	39 17	39 08	
41	39 76	39 70	39 65	39 60	39 56	39 52	39 49	39 46	39 44	39 35	
42	40 10	40 04	39 99	39 94	39 90	39 86	39 83	39 80	39 77	39 68	
43	40 51	40 44	40 39	40 34	40 29	40 25	40 22	40 19	40 17	40 07	
44	41 00	40 93	40 87	40 82	40 78	40 74	40 70	40 67	40 64	40 54	
45	41 55	41 47	41 41	41 36	41 31	41 27	41 23	41 20	41 17	41 07	
46	42 12	42 04	41 98	41 92	41 87	41 82	41 78	41 75	41 72	41 61	
47	42 74	42 66	42 59	42 53	42 48	42 43	42 39	42 35	42 32	42 21	
48	43 45	43 36	43 29	43 22	43 16	43 11	43 07	43 03	43 00	42 88	
49	44 25	44 16	44 08	44 01	43 95	43 89	43 84	43 80	43 77	43 65	
50	45 12	45 02	44 94	44 86	44 80	44 74	44 69	44 65	44 61	44 47	
51	46 09	45 98	45 90	45 82	45 74	45 68	45 63	45 59	45 54	45 40	
52	47 15	47 07	46 97	46 89	46 81	46 74	46 69	46 64	46 59	46 44	
53	48 25	48 13	48 03	47 93	47 85	47 78	47 72	47 67	47 62	47 45	
54	49 38	49 25	49 14	49 03	48 94	48 86	48 79	48 73	48 67	48 49	
55	50 53	50 39	50 27	50 15	50 06	49 97	49 89	49 82	49 75	49 55	
56	51 68	51 52	51 39	51 26	51 16	51 06	50 97	50 89	50 81	50 60	
57	52 83	52 65	52 51	52 37	52 27	52 17	52 08	51 99	51 90	51 68	
58	53 98	53 79	53 64	53 49	53 38	53 27	53 17	53 08	52 98	52 75	
59	55 11	54 91	54 75	54 59	54 47	54 35	54 23	54 11	54 04	53 79	
60	56 23	56 01	55 84	55 66	55 53	55 40	55 28	55 16	55 04	54 78	

Annual Premiums for each \$1,000 Insurance Ordinary Life Continuous Installment Policy (Participating).

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUUE OF POLICY.																		
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43
21	15 00	14 91	14 85	14 78	14 71	14 64	14 57	14 50	14 43	14 38	14 31	14 24	14 18	14 11	14 05	13 98	13 91	13 84	13 77
22	15 06	15 28	15 21	15 13	15 06	14 99	14 92	14 85	14 78	14 71	14 65	14 58	14 51	14 44	14 37	14 30	14 23	14 16	14 09
23	15 16	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15	16 15
24	16 15	16 07	16 00	15 92	15 84	15 77	15 69	15 62	15 55	15 47	15 40	15 33	15 27	15 20	15 13	15 06	14 99	14 92	14 85
25	16 56	16 48	16 40	16 32	16 24	16 16	16 09	16 01	15 94	15 86	15 79	15 72	15 65	15 58	15 51	15 44	15 37	15 30	15 23
26	16 99	16 92	16 84	16 76	16 68	16 60	16 53	16 45	16 38	16 31	16 24	16 17	16 10	16 03	15 96	15 89	15 82	15 75	15 68
27	17 49	17 40	17 33	17 25	17 17	17 10	17 03	16 95	16 88	16 81	16 74	16 67	16 60	16 53	16 46	16 39	16 32	16 25	16 18
28	17 96	17 89	17 81	17 73	17 65	17 57	17 50	17 43	17 36	17 29	17 22	17 15	17 08	17 01	16 94	16 87	16 80	16 73	16 66
29	18 51	18 41	18 32	18 23	18 15	18 07	17 99	17 91	17 84	17 77	17 70	17 63	17 56	17 49	17 42	17 35	17 28	17 21	17 14
30	19 05	18 95	18 86	18 76	18 67	18 59	18 50	18 42	18 34	18 26	18 18	18 10	18 02	17 94	17 86	17 78	17 70	17 62	17 54
31	19 44	19 34	19 24	19 14	19 05	18 96	18 87	18 78	18 70	18 61	18 53	18 44	18 36	18 27	18 19	18 10	18 02	17 94	17 86
32	20 36	20 26	20 16	20 06	19 96	19 87	19 78	19 69	19 61	19 52	19 44	19 35	19 27	19 18	19 10	19 01	18 93	18 84	18 76
33	20 94	20 83	20 72	20 61	20 50	20 40	20 30	20 20	20 10	20 00	19 91	19 81	19 72	19 63	19 54	19 45	19 36	19 27	19 18
34	21 62	21 50	21 39	21 27	21 16	21 05	20 94	20 82	20 70	20 59	20 48	20 37	20 26	20 15	20 04	19 93	19 82	19 71	19 60
35	22 32	22 22	22 11	22 00	21 89	21 78	21 67	21 56	21 45	21 34	21 23	21 12	21 01	20 90	20 79	20 68	20 57	20 46	20 35
36	23 16	23 06	22 95	22 84	22 73	22 62	22 51	22 40	22 29	22 18	22 07	21 96	21 85	21 74	21 63	21 52	21 41	21 30	21 19
37	23 98	23 88	23 77	23 66	23 55	23 44	23 33	23 22	23 11	23 00	22 89	22 78	22 67	22 56	22 45	22 34	22 23	22 12	22 01
38	24 56	24 46	24 35	24 24	24 13	24 02	23 91	23 80	23 69	23 58	23 47	23 36	23 25	23 14	23 03	22 92	22 81	22 70	22 59
39	25 30	25 20	25 09	24 98	24 87	24 76	24 65	24 54	24 43	24 32	24 21	24 10	23 99	23 88	23 77	23 66	23 55	23 44	23 33
40	26 82	26 68	26 55	26 42	26 29	26 16	26 03	25 90	25 77	25 64	25 51	25 38	25 25	25 12	25 00	24 87	24 74	24 61	24 48
41	27 92	27 78	27 65	27 52	27 39	27 26	27 13	27 00	26 87	26 74	26 61	26 48	26 35	26 22	26 09	25 96	25 83	25 70	25 57
42	29 07	28 93	28 80	28 67	28 54	28 41	28 28	28 15	28 02	27 89	27 76	27 63	27 50	27 37	27 24	27 11	26 98	26 85	26 72
43	30 32	30 18	30 05	29 92	29 79	29 66	29 53	29 40	29 27	29 14	29 01	28 88	28 75	28 62	28 49	28 36	28 23	28 10	27 97
44	31 64	31 49	31 34	31 19	31 04	30 89	30 74	30 59	30 44	30 29	30 14	30 00	29 85	29 70	29 55	29 40	29 25	29 10	28 95
45	33 09	32 93	32 77	32 61	32 45	32 29	32 13	31 97	31 81	31 65	31 49	31 33	31 17	31 01	30 85	30 69	30 53	30 37	30 21
46	34 59	34 42	34 25	34 08	33 91	33 74	33 57	33 40	33 23	33 06	32 90	32 73	32 56	32 40	32 23	32 06	31 90	31 73	31 56
47	36 20	35 98	35 76	35 54	35 32	35 10	34 88	34 66	34 44	34 22	34 00	33 78	33 56	33 34	33 12	32 90	32 68	32 46	32 24
48	37 96	37 73	37 50	37 27	37 04	36 81	36 58	36 35	36 12	35 89	35 66	35 43	35 20	34 97	34 74	34 51	34 28	34 05	33 82
49	39 77	39 53	39 29	39 05	38 81	38 57	38 33	38 09	37 85	37 61	37 37	37 13	36 89	36 65	36 41	36 17	35 93	35 69	35 45
50	41 79	41 54	41 29	41 04	40 79	40 54	40 29	40 04	39 79	39 54	39 29	39 04	38 79	38 54	38 29	38 04	37 79	37 54	37 29
51	43 30	43 04	42 78	42 52	42 26	42 00	41 74	41 48	41 22	40 96	40 70	40 44	40 18	39 92	39 66	39 40	39 14	38 88	38 62
52	46 03	45 76	45 49	45 22	44 95	44 68	44 41	44 14	43 87	43 60	43 33	43 06	42 79	42 52	42 25	41 98	41 71	41 44	41 17
53	48 41	48 13	47 85	47 57	47 29	47 01	46 73	46 45	46 17	45 89	45 61	45 33	45 05	44 77	44 49	44 21	43 93	43 65	43 37
54	50 44	50 15	49 86	49 57	49 28	48 99	48 70	48 41	48 12	47 83	47 54	47 25	46 96	46 67	46 38	46 09	45 80	45 51	45 22
55	53 62	53 32	53 02	52 72	52 42	52 12	51 82	51 52	51 22	50 92	50 62	50 32	50 02	49 72	49 42	49 12	48 82	48 52	48 22
56	56 47	56 16	55 85	55 54	55 23	54 92	54 61	54 30	54 00	53 69	53 38	53 07	52 76	52 45	52 14	51 83	51 52	51 21	50 90
57	59 52	59 20	58 88	58 56	58 24	57 92	57 60	57 28	56 96	56 64	56 32	56 00	55 68	55 36	55 04	54 72	54 40	54 08	53 76
58	62 52	62 19	61 86	61 53	61 20	60 87	60 54	60 21	59 88	59 55	59 22	58 89	58 56	58 23	57 90	57 57	57 24	56 91	56 58
59	66 22	65 88	65 54	65 20	64 86	64 52	64 18	63 84	63 50	63 16	62 82	62 48	62 14	61 80	61 46	61 12	60 78	60 44	60 10
60	70 05	69 69	69 33	68 97	68 61	68 25	67 89	67 53	67 17	66 81	66 45	66 09	65 73	65 37	65 01	64 65	64 29	63 93	63 57
61	74 23	73 85	73 47	73 09	72 71	72 33	71 95	71 57	71 19	70 81	70 43	70 05	69 67	69 29	68 91	68 53	68 15	67 77	67 39
62	78 39	77 99	77 59	77 19	76 79	76 39	75 99	75 59	75 19	74 79	74 39	73 99	73 59	73 19	72 79	72 39	71 99	71 59	71 19
63	83 03	82 61	82 19	81 77	81 35	80 93	80 51	80 09	79 67	79 25	78 83	78 41	77 99	77 57	77 15	76 73	76 31	75 89	75 47
64	88 19	87 75	87 31	86 87	86 43	85 99	85 55	85 11	84 67	84 23	83 79	83 35	82 91	82 47	82 03	81 59	81 15	80 71	80 27
65	94 33	93 87	93 41	92 95	92 49	92 03	91 57	91 11	90 65	90 19	89 73	89 27	88 81	88 35	87 89	87 43	86 97	86 51	86 05

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.															
Age of Insured.	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
18	9918	9418	8918	8418	7918	7418	6918	6418	5918	5418	4918	4418	3918	3418	2918
19	9819	9319	8819	8319	7819	7319	6819	6319	5819	5319	4819	4319	3819	3319	2819
20	9720	9220	8720	8220	7720	7220	6720	6220	5720	5220	4720	4220	3720	3220	2720
21	9621	9121	8621	8121	7621	7121	6621	6121	5621	5121	4621	4121	3621	3121	2621
22	9522	9022	8522	8022	7522	7022	6522	6022	5522	5022	4522	4022	3522	3022	2522
23	9423	8923	8423	7923	7423	6923	6423	5923	5423	4923	4423	3923	3423	2923	2423
24	9324	8824	8324	7824	7324	6824	6324	5824	5324	4824	4324	3824	3324	2824	2324
25	9225	8725	8225	7725	7225	6725	6225	5725	5225	4725	4225	3725	3225	2725	2225
26	9126	8626	8126	7626	7126	6626	6126	5626	5126	4626	4126	3626	3126	2626	2126
27	9027	8527	8027	7527	7027	6527	6027	5527	5027	4527	4027	3527	3027	2527	2027
28	8928	8428	7928	7428	6928	6428	5928	5428	4928	4428	3928	3428	2928	2428	1928
29	8829	8329	7829	7329	6829	6329	5829	5329	4829	4329	3829	3329	2829	2329	1829
30	8730	8230	7730	7230	6730	6230	5730	5230	4730	4230	3730	3230	2730	2230	1730
31	8631	8131	7631	7131	6631	6131	5631	5131	4631	4131	3631	3131	2631	2131	1631
32	8532	8032	7532	7032	6532	6032	5532	5032	4532	4032	3532	3032	2532	2032	1532
33	8433	7933	7433	6933	6433	5933	5433	4933	4433	3933	3433	2933	2433	1933	1433
34	8334	7834	7334	6834	6334	5834	5334	4834	4334	3834	3334	2834	2334	1834	1334
35	8235	7735	7235	6735	6235	5735	5235	4735	4235	3735	3235	2735	2235	1735	1235
36	8136	7636	7136	6636	6136	5636	5136	4636	4136	3636	3136	2636	2136	1636	1136
37	8037	7537	7037	6537	6037	5537	5037	4537	4037	3537	3037	2537	2037	1537	1037
38	7938	7438	6938	6438	5938	5438	4938	4438	3938	3438	2938	2438	1938	1438	938
39	7839	7339	6839	6339	5839	5339	4839	4339	3839	3339	2839	2339	1839	1339	839
40	7740	7240	6740	6240	5740	5240	4740	4240	3740	3240	2740	2240	1740	1240	740
41	7641	7141	6641	6141	5641	5141	4641	4141	3641	3141	2641				

Annual Premiums for Each \$1,000 Insurance Ordinary Life Continuous Installment Policy (Participating.)

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.										
	55	56	57	58	59	60	61	62	63	64	65
21	\$13.82	\$13.80	\$13.28	\$13.26	\$13.24	\$13.22	\$13.21	\$13.20	\$13.19	\$13.18	\$13.18
22	13.65	13.63	13.61	13.59	13.57	13.55	13.54	13.53	13.52	13.51	13.51
23	14.01	13.99	13.97	13.95	13.93	13.91	13.90	13.89	13.88	13.87	13.87
24	14.38	14.36	14.34	14.32	14.30	14.28	14.27	14.26	14.25	14.24	14.24
25	14.76	14.73	14.71	14.69	14.67	14.65	14.64	14.63	14.62	14.61	14.61
26	15.16	15.14	15.11	15.09	15.07	15.05	15.04	15.03	15.02	15.01	15.01
27	15.61	15.59	15.56	15.54	15.52	15.51	15.49	15.48	15.47	15.46	15.46
28	16.05	16.03	16.00	15.98	15.96	15.95	15.93	15.92	15.91	15.90	15.90
29	16.53	16.50	16.48	16.46	16.43	16.42	16.40	16.39	16.38	16.37	16.37
30	17.01	16.98	16.96	16.93	16.91	16.89	16.88	16.87	16.86	16.85	16.85
31	17.53	17.50	17.48	17.45	17.43	17.41	17.40	17.39	17.38	17.37	17.37
32	18.09	18.06	18.03	18.01	17.99	17.97	17.95	17.94	17.93	17.92	17.92
33	18.68	18.65	18.62	18.60	18.58	18.56	18.54	18.53	18.52	18.51	18.51
34	19.27	19.24	19.21	19.19	19.17	19.15	19.13	19.12	19.11	19.10	19.10
35	19.90	19.86	19.83	19.80	19.78	19.75	19.73	19.71	19.70	19.69	19.69
36	20.60	20.57	20.54	20.51	20.49	20.46	20.44	20.42	20.41	20.40	20.40
37	21.30	21.27	21.24	21.21	21.19	21.16	21.14	21.12	21.11	21.10	21.10
38	22.04	22.00	21.97	21.95	21.93	21.91	21.89	21.87	21.86	21.85	21.85
39	22.85	22.82	22.78	22.76	22.74	22.72	22.70	22.68	22.67	22.66	22.66
40	23.71	23.67	23.64	23.61	23.59	23.57	23.55	23.53	23.52	23.51	23.51
41	24.63	24.60	24.56	24.53	24.51	24.49	24.47	24.45	24.44	24.43	24.43
42	25.60	25.56	25.53	25.49	25.46	25.44	25.42	25.40	25.39	25.38	25.38
43	26.63	26.59	26.55	26.52	26.50	26.48	26.46	26.44	26.43	26.42	26.42
44	27.71	27.67	27.63	27.60	27.57	27.55	27.53	27.51	27.50	27.49	27.49
45	28.90	28.86	28.82	28.78	28.76	28.74	28.71	28.69	28.67	28.66	28.66
46	30.12	30.08	30.04	30.00	29.97	29.95	29.93	29.90	29.89	29.88	29.88
47	31.43	31.38	31.34	31.30	31.27	31.24	31.22	31.20	31.18	31.17	31.17
48	32.85	32.79	32.75	32.71	32.68	32.65	32.63	32.60	32.59	32.57	32.57
49	34.30	34.24	34.19	34.15	34.12	34.09	34.06	34.03	34.01	34.00	34.00
50	35.86	35.80	35.75	35.70	35.67	35.63	35.60	35.57	35.55	35.54	35.54
51	37.51	37.44	37.39	37.34	37.30	37.28	37.25	37.23	37.20	37.18	37.18
52	39.27	39.20	39.14	39.09	39.04	38.99	38.96	38.93	38.91	38.89	38.89
53	41.15	41.07	41.00	40.94	40.89	40.84	40.81	40.77	40.75	40.74	40.74
54	43.14	43.05	42.97	42.91	42.85	42.80	42.77	42.73	42.71	42.69	42.69
55	45.24	45.14	45.06	44.99	44.93	44.88	44.84	44.80	44.77	44.75	44.75
56	47.46	47.35	47.26	47.19	47.13	47.07	47.02	46.98	46.95	46.92	46.92
57	49.82	49.71	49.61	49.53	49.45	49.40	49.34	49.30	49.27	49.24	49.24
58	52.39	52.27	52.16	52.07	51.99	51.93	51.87	51.82	51.79	51.75	51.75
59	55.10	54.97	54.85	54.75	54.66	54.59	54.53	54.47	54.44	54.40	54.40
60	57.96	57.83	57.70	57.59	57.50	57.42	57.35	57.29	57.25	57.21	57.21
61	61.29	61.13	60.99	60.87	60.77	60.68	60.60	60.54	60.49	60.45	60.45
62	64.81	64.64	64.48	64.35	64.25	64.15	64.06	63.98	63.92	63.88	63.88
63	68.59	68.41	68.24	68.09	67.96	67.85	67.76	67.68	67.62	67.57	67.57
64	72.61	72.41	72.22	72.05	71.91	71.79	71.69	71.60	71.54	71.48	71.48
65	76.94	76.70	76.50	76.31	76.16	76.03	75.91	75.82	75.75	75.68	75.68

Annual Premiums for each \$1,000 Insurance 20-Premiums Life Continuous Installment Policy (Participating).

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																													
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34					
21	22	61	23	80	21	38	23	57	22	16	22	04	21	94	21	88	21	72	21	61	21	51	21	40	21	29	21	19	21	09
22	63	05	23	81	22	31	23	70	22	59	22	45	22	86	22	84	22	13	22	01	21	92	21	81	21	69	21	59	21	49
23	64	06	24	82	23	32	23	71	23	04	22	90	22	80	22	67	22	56	22	43	22	94	22	23	22	11	22	01	21	91
24	65	07	25	83	24	33	23	72	23	05	22	91	22	81	22	68	22	57	22	44	22	95	22	24	22	12	22	02	21	92
25	66	08	26	84	25	34	23	73	23	06	22	92	22	82	22	69	22	58	22	45	22	96	22	25	22	13	22	03	21	93
26	67	09	27	85	26	35	23	74	23	07	22	93	22	83	22	70	22	59	22	46	22	97	22	26	22	14	22	04	21	94
27	68	10	28	86	27	36	23	75	23	08	22	94	22	84	22	71	22	60	22	47	22	98	22	27	22	15	22	05	21	95
28	69	11	29	87	28	37	23	76	23	09	22	95	22	85	22	72	22	61	22	48	22	99	22	28	22	16	22	06	21	96
29	70	12	30	88	29	38	23	77	23	10	22	96	22	86	22	73	22	62	22	49	22	00	22	29	22	17	22	07	21	97
30	71	13	31	89	30	39	23	78	23	11	22	97	22	87	22	74	22	63	22	50	22	01	22	30	22	18	22	08	21	98
31	72	14	32	90	31	40	23	79	23	12	22	98	22	88	22	75	22	64	22	51	22	02	22	31	22	19	22	09	21	99
32	73	15	33	91	32	41	23	80	23	13	22	99	22	89	22	76	22	65	22	52	22	03	22	32	22	20	22	10	21	00
33	74	16	34	92	33	42	23	81	23	14	22	00	22	90	22	77	22	66	22	53	22	04	22	33	22	21	22	11	21	01
34	75	17	35	93	34	43	23	82	23	15	22	01	22	91	22	78	22	67	22	54	22	05	22	34	22	22	22	12	21	02
35	76	18	36	94	35	44	23	83	23	16	22	02	22	92	22	79	22	68	22	55	22	06	22	35	22	23	22	13	21	03
36	77	19	37	95	36	45	23	84	23	17	22	03	22	93	22	80	22	69	22	56	22	07	22	36	22	24	22	14	21	04
37	78	20	38	96	37	46	23	85	23	18	22	04	22	94	22	81	22	70	22	57	22	08	22	37	22	25	22	15	21	05
38	79	21	39	97	38	47	23	86	23	19	22	05	22	95	22	82	22	71	22	58	22	09	22	38	22	26	22	16	21	06
39	80	22	40	98	39	48	23	87	23	20	22	06	22	96	22	83	22	72	22	59	22	10	22	39	22	27	22	17	21	07
40	81	23	41	99	40	49	23	88	23	21	22	07	22	97	22	84	22	73	22	60	22	11	22	40	22	28	22	18	21	08
41	82	24	42	00	41	50	23	89	23	22	22	08	22	98	22	85	22	74	22	61	22	12	22	41	22	29	22	19	21	09
42	83	25	43	01	42	51	23	90	23	23	22	09	22	99	22	86	22	75	22	62	22	13	22	42	22	30	22	20	21	10
43	84	26	44	02	43	52	23	91	23	24	22	10	22	00	22	87	22	76	22	63	22	14	22	43	22	31	22	21	21	11
44	85	27	45	03	44	53	23	92	23	25	22	11	22	01	22	88	22	77	22	64	22	15	22	44	22	32	22	22	21	12
45	86	28	46	04	45	54	23	93	23	26	22	12	22	02	22	89	22	78	22	65	22	16	22	45	22	33	22	23	21	13
46	87	29	47	05	46	55	23	94	23	27	22	13	22	03	22	90	22	79	22	66	22	17	22	46	22	34	22	24	21	14
47	88	30	48	06	47	56	23	95	23	28	22	14	22	04	22	91	22	80	22	67	22	18	22	47	22	35	22	25	21	15
48	89	31	49	07	48	57	23	96	23	29	22	15	22	05	22	92	22	81	22	68	22	19	22	48	22	36	22	26	21	16
49	90	32	50	08	49	58	23	97	23	30	22	16	22	06	22	93	22	82	22	69	22	20	22	49	22	37	22	27	21	17
50	91	33	51	09	50	59	23	98	23	31	22	17	22	07	22	94	22	83	22	70	22	21	22	50	22	38	22	28	21	18
51	92	34	52	10	51	60	23	99	23	32	22	18	22	08	22	95	22	84	22	71	22	22	22	51	22	39	22	29	21	19
52	93	35	53	11	52	61	23	00	23	33	22	19	22	09	22	96	22	85	22	72	22	23	22	52	22	40	22	30	21	20
53	94	36	54	12	53	62	23	01	23	34	22	20	22	10	22	97	22	86	22	73	22	24	22	53	22	41	22	31	21	21
54	95	37	55	13	54	63	23	02	23	35	22	21	22	11	22	98	22	87	22	74	22	25	22	54	22	42	22	32	21	22
55	96	38	56	14	55	64	23	03	23	36	22	22	22	12	22	99	22	88	22	75	22	26	22	55	22	43	22	33	21	23
56	97	39	57	15	56	65	23	04	23	37	22	23	22	13	22	00	22	89	22	76	22	27	22	56	22	44	22	34	21	24
57	98	40	58	16	57	66	23	05	23	38	22	24	22	14	22	01	22	90	22	77	22	28	22	57	22	45	22	35	21	25
58	99	41	59	17	58	67	23	06	23	39	22	25	22	15	22	02	22	91	22	78	22	29	22	58	22	46	22	36	21	26
59	00	42	60	18	59	68	23	07	23	40	22	26	22	16	22	03	22	92	22	79	22	30	22	59	22	47	22	37	21	27
60	01	43	61	19	60	69	23	08	23	41	22	27	22	17	22	04	22	93	22	80	22	31	22	60	22	48	22	38	21	28
61	02	44	62	20	61	70	23	09	23	42	22	28	22	18	22	05	22	94	22	81	22	32	22	61	22	49	22	39	21	29
62	03	45	63	21	62	71	23	10	23	43	22	29	22	19	22	06	22	95	22	82	22	33	22	62	22	50	22	40	21	30
63	04	46	64	22	63	72	23	11	23	44	22	30	22	20	22	07	22	96	22	83	22	34	22	63	22	51	22	41	21	31
64	05	47	65	23	64	73	23	12	23	45	22	31	22	21	22	08	22	97	22	84	22	35	22	64	22	52	22	42	21	32
65	06	48	66	24	65	74	23	13	23	46	22	32	22	22	22	09	22	98	22	85	22	36	22	65	22	53	22	43	21	33
66	07	49	67	25	66	75	23	14	23	47	22	33	22	23	22	10	22	99	22	86	22	37	22	66	22	54	22	44	21	34
67	08	50	68	26	67	76	23	15	23	48	22	34	22	24	22	11	22	00	22	87	22	38	22	67	22	55	22	45	21	35
68	09	51	69	27	68	77	23	16	23	49	22	35	22	25	22	12	22	01	22	88	22	39	22	68	22	56	22	46	21	36
69	10	52	70	28	69	78	23	17	23	50	22	36	22	26	22	13	22	02	22	89	22	40	22	69	22	57	22	47	21	37
70	11	53	71	29	70	79	23	18	23	51	22	37	22	27	22	14	22	03	22	90	22	41	22	70	22	58	22	48	21	38
71	12	54	72	30	71	80	23	19	23	52	22	38	22	28	22	15	22	04	22	91	22	42	22	71	22	59	22	49	21	39
72	13	55	73	31	72	81	23	20	23	53	22	39	22	29	22	16	22	05	22	92	22	43	22	72	22	60	22	50	21	40
73	14	56	74	32	73	82	23	21	23	54	22	40	22	30	22	17	22	06	22	93	22	44	22	73	22	61	22	51	21	41
74	15	57	75	33	74	83	23	22	23	55	22	41	22	31	22	18	22	07	22	94	22	45	22	74	22	62	22	52	21	42
75	16	58	76	34	75	84	23	23	23	56	22	42	22	32	22	19	22	08	22	95	22	46	22	75	22	63	22	53	21	43
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Annual Premiums for each \$1,000 Insurance 80-Premiums Life Continuous Installment Policy (Participating).

Age of Insured.	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.																		
	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43
21	20	99	20	88	20	78	20	68	20	58	20	47	20	37	20	26	17	20	08
22	21	89	21	88	21	78	21	68	21	58	21	47	21	37	21	26	17	20	08
23	22	80	21	69	21	59	21	49	21	39	21	28	21	17	21	06	20	56	20
24	23	24	23	13	22	02	21	92	21	82	21	71	21	60	21	49	21	38	21
25	24	25	24	14	23	03	22	93	22	83	22	72	22	61	22	50	22	39	22
26	25	26	25	15	24	04	23	94	23	84	23	73	23	62	23	51	23	40	23
27	26	27	26	16	25	05	24	95	24	85	24	74	24	63	24	52	24	41	24
28	27	28	27	17	26	06	25	96	25	86	25	75	25	64	25	53	25	42	25
29	28	29	28	18	27	07	26	97	26	87	26	76	26	65	26	54	26	43	26
30	29	30	29	19	28	08	27	98	27	88	27	77	27	66	27	55	27	44	27
31	30	31	30	20	29	09	28	99	28	89	28	78	28	67	28	56	28	45	28
32	31	32	31	21	30	10	29	00	29	90	29	79	29	68	29	57	29	46	29
33	32	33	32	22	31	11	30	01	30	91	30	80	30	69	30	58	30	47	30
34	33	34	33	23	32	12	31	02	31	92	31	81	31	70	31	59	31	48	31
35	34	35	34	24	33	13	32	03	32	93	32	82	32	71	32	60	32	49	32
36	35	36	35	25	34	14	33	04	33	94	33	83	33	72	33	61	33	50	33
37	36	37	36	26	35	15	34	05	34	95	34	84	34	73	34	62	34	51	34
38	37	38	37	27	36	16	35	06	35	96	35	85	35	74	35	63	35	52	35
39	38	39	38	28	37	17	36	07	36	97	36	86	36	75	36	64	36	53	36
40	39	40	39	29	38	18	37	08	37	98	37	87	37	76	37	65	37	54	37
41	40	41	40	30	39	19	38	09	38	99	38	88	38	77	38	66	38	55	38
42	41	42	41	31	40	20	39	10	39	00	39	89	39	78	39	67	39	56	39
43	42	43	42	32	41	21	40	11	40	01	40	90	40	79	40	68	40	57	40
44	43	44	43	33	42	22	41	12	41	02	41	91	41	80	41	69	41	58	41
45	44	45	44	34	43	23	42	13	42	03	42	92	42	81	42	70	42	59	42
46	45	46	45	35	44	24	43	14	43	04	43	93	43	82	43	71	43	60	43
47	46	47	46	36	45	25	44	15	44	05	44	94	44	83	44	72	44	61	44
48	47	48	47	37	46	26	45	16	45	06	45	95	45	84	45	73	45	62	45
49	48	49	48	38	47	27	46	17	46	07	46	96	46	85	46	74	46	63	46
50	49	50	49	39	48	28	47	18	47	08	47	97	47	86	47	75	47	64	47
51	50	51	50	40	49	29	48	19	48	09	48	98	48	87	48	76	48	65	48
52	51	52	51	41	50	30	49	20	49	10	49	99	49	88	49	77	49	66	49
53	52	53	52	42	51	31	50	21	50	11	50	00	50	89	50	78	50	67	50
54	53	54	53	43	52	32	51	22	51	12	51	01	51	90	51	79	51	68	51
55	54	55	54	44	53	33	52	23	52	13	52	02	52	91	52	80	52	69	52
56	55	56	55	45	54	34	53	24	53	14	53	03	53	92	53	81	53	70	53
57	56	57	56	46	55	35	54	25	54	15	54	04	54	93	54	82	54	71	54
58	57	58	57	47	56	36	55	26	55	16	55	05	55	94	55	83	55	72	55
59	58	59	58	48	57	37	56	27	56	17	56	06	56	95	56	84	56	73	56
60	59	60	59	49	58	38	57	28	57	18	57	07	57	96	57	85	57	74	57

Annual Premiums for Each \$1,000 Insurance 20-Premiums Life Continuous Installment Policy (Participating).

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.	
Age of Insured.	Age of Beneficiary.
40	41
41	42
42	43
43	44
44	45
45	46
46	47
47	48
48	49
49	50
50	51
51	52
52	53
53	54
54	55
55	56
56	57
57	58
58	59
59	60
60	61
61	62
62	63
63	64
64	65
65	66
66	67
67	68
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69	70
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71	72
72	73
73	74
74	75
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78	79
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80	81
81	82
82	83
83	84
84	85
85	86
86	87
87	88
88	89
89	90
90	91
91	92
92	93
93	94
94	95
95	96
96	97
97	98
98	99
99	100

Annual Premiums for Each \$1,000 Insurance 20-Premiums Life Continuous Installment Policy (Participating).

Age of Insured	AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY										
	55	56	57	58	59	60	61	62	63	64	65
21	\$18.70	\$18.67	\$18.64	\$18.62	\$18.60	\$18.58	\$18.57	\$18.56	\$18.55	\$18.54	\$18.53
22	19.07	19.04	19.01	18.99	18.97	18.95	18.94	18.93	18.92	18.91	18.90
23	19.45	19.42	19.39	19.37	19.35	19.33	19.32	19.31	19.30	19.29	19.28
24	19.85	19.82	19.79	19.77	19.75	19.73	19.72	19.71	19.70	19.69	19.68
25	20.26	20.23	20.20	20.18	20.16	20.14	20.13	20.12	20.11	20.10	20.09
26	20.68	20.65	20.62	20.60	20.58	20.56	20.55	20.54	20.53	20.52	20.51
27	21.12	21.09	21.06	21.04	21.02	21.00	20.99	20.98	20.97	20.96	20.95
28	21.56	21.53	21.52	21.50	21.48	21.46	21.45	21.44	21.43	21.42	21.41
29	22.00	21.97	21.99	21.97	21.95	21.93	21.92	21.91	21.90	21.89	21.88
30	22.56	22.53	22.50	22.48	22.46	22.44	22.43	22.42	22.41	22.40	22.39
31	23.07	23.04	23.01	22.99	22.97	22.95	22.94	22.93	22.92	22.91	22.90
32	23.61	23.58	23.55	23.53	23.51	23.49	23.48	23.47	23.46	23.45	23.44
33	24.17	24.14	24.11	24.09	24.07	24.05	24.04	24.03	24.02	24.01	24.00
34	24.75	24.72	24.69	24.67	24.65	24.63	24.62	24.61	24.60	24.59	24.58
35	25.35	25.32	25.29	25.27	25.25	25.23	25.22	25.21	25.20	25.19	25.18
36	25.96	25.93	25.90	25.87	25.85	25.83	25.82	25.81	25.80	25.79	25.78
37	26.57	26.54	26.51	26.49	26.47	26.45	26.44	26.43	26.42	26.41	26.40
38	27.17	27.14	27.11	27.09	27.07	27.05	27.04	27.03	27.02	27.01	27.00
39	27.78	27.75	27.72	27.70	27.68	27.66	27.65	27.64	27.63	27.62	27.61
40	28.39	28.36	28.33	28.31	28.29	28.27	28.26	28.25	28.24	28.23	28.22
41	28.99	28.96	28.93	28.91	28.89	28.87	28.86	28.85	28.84	28.83	28.82
42	29.60	29.57	29.54	29.52	29.50	29.48	29.47	29.46	29.45	29.44	29.43
43	30.21	30.18	30.15	30.13	30.11	30.09	30.08	30.07	30.06	30.05	30.04
44	30.82	30.79	30.76	30.74	30.72	30.70	30.69	30.68	30.67	30.66	30.65
45	31.43	31.40	31.37	31.35	31.33	31.31	31.30	31.29	31.28	31.27	31.26
46	32.04	32.01	31.98	31.96	31.94	31.92	31.91	31.90	31.89	31.88	31.87
47	32.65	32.62	32.59	32.57	32.55	32.53	32.52	32.51	32.50	32.49	32.48
48	33.26	33.23	33.20	33.18	33.16	33.14	33.13	33.12	33.11	33.10	33.09
49	33.87	33.84	33.81	33.79	33.77	33.75	33.74	33.73	33.72	33.71	33.70
50	34.48	34.45	34.42	34.40	34.38	34.36	34.35	34.34	34.33	34.32	34.31
51	35.09	35.06	35.03	35.01	34.99	34.97	34.96	34.95	34.94	34.93	34.92
52	35.70	35.67	35.64	35.62	35.60	35.58	35.57	35.56	35.55	35.54	35.53
53	36.31	36.28	36.25	36.23	36.21	36.19	36.18	36.17	36.16	36.15	36.14
54	36.92	36.89	36.86	36.84	36.82	36.80	36.79	36.78	36.77	36.76	36.75
55	37.53	37.50	37.47	37.45	37.43	37.41	37.40	37.39	37.38	37.37	37.36
56	38.14	38.11	38.08	38.06	38.04	38.02	38.01	38.00	37.99	37.98	37.97
57	38.75	38.72	38.69	38.67	38.65	38.63	38.62	38.61	38.60	38.59	38.58
58	39.36	39.33	39.30	39.28	39.26	39.24	39.23	39.22	39.21	39.20	39.19
59	39.97	39.94	39.91	39.89	39.87	39.85	39.84	39.83	39.82	39.81	39.80
60	40.58	40.55	40.52	40.50	40.48	40.46	40.45	40.44	40.43	40.42	40.41
61	41.19	41.16	41.13	41.11	41.09	41.07	41.06	41.05	41.04	41.03	41.02
62	41.80	41.77	41.74	41.72	41.70	41.68	41.67	41.66	41.65	41.64	41.63
63	42.41	42.38	42.35	42.33	42.31	42.29	42.28	42.27	42.26	42.25	42.24
64	43.02	42.99	42.96	42.94	42.92	42.90	42.89	42.88	42.87	42.86	42.85
65	43.63	43.60	43.57	43.55	43.53	43.51	43.50	43.49	43.48	43.47	43.46
66	44.24	44.21	44.18	44.16	44.14	44.12	44.11	44.10	44.09	44.08	44.07
67	44.85	44.82	44.79	44.77	44.75	44.73	44.72	44.71	44.70	44.69	44.68
68	45.46	45.43	45.40	45.38	45.36	45.34	45.33	45.32	45.31	45.30	45.29
69	46.07	46.04	46.01	45.99	45.97	45.95	45.94	45.93	45.92	45.91	45.90
70	46.68	46.65	46.62	46.60	46.58	46.56	46.55	46.54	46.53	46.52	46.51

The Penn Mutual Life Insurance Company.

LIFE ANNUITY RATES—MALES.

January 1st, 1900.

Age Last Birthday.	Price of \$100. Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Paym't.	Semi-Annual Paym't.	Quar'tly Paym't.	
20	\$2,002.70	\$2,007.00	\$2,110.70	\$48.32	\$23.85	\$11.85	20
21	2,058.20	2,055.60	2,099.30	48.59	23.98	11.91	21
22	2,046.80	2,073.80	2,087.60	48.87	24.11	11.98	22
23	2,032.30	2,059.90	2,073.60	49.20	24.28	12.06	23
24	2,017.90	2,045.50	2,059.30	49.56	24.45	12.14	24
25	2,001.60	2,029.20	2,043.80	49.96	24.64	12.24	25
26	1,983.10	2,010.70	2,024.50	50.43	24.87	12.35	26
27	1,964.30	1,991.90	2,005.70	50.91	25.10	12.47	27
28	1,943.60	1,971.20	1,985.00	51.45	25.37	12.60	28
29	1,922.70	1,950.20	1,964.00	52.01	25.64	12.73	29
30	1,899.60	1,927.30	1,941.10	52.64	25.95	12.88	30
31	1,873.40	1,903.90	1,919.60	53.24	26.24	13.02	31
32	1,856.80	1,884.30	1,898.00	53.86	26.54	13.17	32
33	1,835.10	1,862.50	1,876.20	54.49	26.85	13.33	33
34	1,814.60	1,842.10	1,855.60	55.11	27.15	13.47	34
35	1,793.90	1,821.30	1,835.80	55.74	27.46	13.62	35
36	1,772.90	1,800.30	1,814.60	56.41	27.78	13.78	36
37	1,750.00	1,777.40	1,791.10	57.14	28.13	13.96	37
38	1,728.30	1,755.70	1,769.40	57.86	28.48	14.13	38
39	1,706.40	1,733.70	1,747.50	58.60	28.84	14.31	39
40	1,682.50	1,709.80	1,723.50	59.44	29.25	14.51	40
41	1,658.30	1,685.60	1,699.30	60.30	29.67	14.71	41
42	1,633.70	1,661.00	1,674.70	61.21	30.10	14.93	42
43	1,607.40	1,634.60	1,648.30	62.21	30.59	15.17	43
44	1,580.60	1,607.80	1,621.40	63.27	31.10	15.42	44
45	1,552.10	1,579.30	1,592.80	64.43	31.66	15.70	45
46	1,523.10	1,550.30	1,563.90	65.65	32.25	15.99	46
47	1,494.00	1,521.00	1,534.50	66.94	32.88	16.29	47
48	1,462.80	1,489.70	1,503.20	68.36	33.57	16.66	48
49	1,432.60	1,456.00	1,472.80	69.81	34.34	16.98	49

NOTE.—For ages above 80 the rates will be the same as at 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

The Penn Mutual Life Insurance Company

LIFE ANNUITY RATES—MALES

January 1st, 1900

Age Last Birthday.	Price of \$100 Annuity.			Annuity, purchased by \$1,000.			Age Last Birthday.
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Paym't.	Semi-Annual Paym't.	Quarterly Paym't.	
50	\$1,406.70	\$1,427.40	\$1,440.50	\$79.39	\$35.08	\$17.35	50
51	1,389.30	1,306.00	1,409.30	78.08	35.82	17.74	51
52	1,336.20	1,362.70	1,376.00	74.84	36.60	18.17	52
53	1,303.70	1,380.80	1,343.50	76.20	37.57	18.61	53
54	1,270.60	1,297.00	1,310.20	76.70	38.56	19.08	54
55	1,236.00	1,263.20	1,278.50	80.86	39.68	19.59	55
56	1,203.50	1,229.80	1,243.90	83.00	40.66	20.12	56
57	1,168.10	1,194.30	1,207.40	85.06	41.87	20.71	57
58	1,133.00	1,159.20	1,172.50	88.26	43.14	21.33	58
59	1,097.90	1,124.00	1,137.10	91.09	44.49	21.99	59
60	1,062.80	1,088.70	1,101.70	94.71	45.93	22.69	60
61	1,027.10	1,053.20	1,066.20	97.36	47.43	23.45	61
62	992.50	1,018.50	1,031.50	100.76	49.10	24.24	62
63	956.90	982.90	995.80	104.50	50.87	25.11	63
64	920.70	946.50	959.50	108.61	52.83	26.06	64
65	886.40	912.10	925.00	113.82	54.82	27.03	65
66	853.80	879.50	892.40	117.13	56.85	28.02	66
67	822.70	848.40	861.30	121.56	58.94	29.03	67
68	794.30	820.10	833.00	126.90	60.97	30.01	68
69	766.20	792.20	805.10	130.57	63.12	31.05	69
70	739.90	766.00	779.00	135.16	65.28	32.09	70
71	714.30	740.60	753.80	140.00	67.51	33.17	71
72	691.10	717.70	731.10	144.70	69.67	34.20	72
73	668.00	694.90	708.30	149.71	71.95	35.30	73
74	646.20	673.40	687.10	154.75	74.25	36.39	74
75	625.90	653.50	667.30	159.78	76.51	37.47	75
76	605.40	633.40	647.30	165.19	78.95	38.62	76
77	586.50	614.90	629.10	170.30	81.31	39.74	77
78	567.80	596.70	611.10	176.10	83.80	40.91	78
79	550.00	579.30	594.00	181.81	86.31	42.09	79
80	535.10	565.10	580.10	186.88	88.48	43.10	80

NOTE.—For ages above 80 the rates will be the same as at 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

The Penn Mutual Life Insurance Company

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LIFE ANNUITY RATES - FEMALE

January 1st, 1906

Age Last Birthday	Price of \$100 Annuity			Annuity purchased by \$1,000			Age Last Birthday
	\$100 Annually	\$50 Semi- Annually	\$25 Quarterly	Annual Paym't	Semi- Annual Paym't	Quarterly Paym't	
20	\$2,183.80	\$2,210.50	\$2,223.00	\$48.78	\$22.62	\$11.24	20
21	2,169.10	2,195.90	2,208.20	48.16	22.77	11.32	21
22	2,154.10	2,180.90	2,194.20	48.43	22.93	11.40	22
23	2,138.90	2,165.70	2,179.20	48.75	23.09	11.47	23
24	2,123.30	2,150.10	2,168.40	47.10	23.20	11.56	24
25	2,107.40	2,134.10	2,147.50	47.40	23.43	11.64	25
26	2,091.00	2,117.70	2,131.10	47.82	23.67	11.73	26
27	2,074.40	2,101.20	2,114.80	48.21	23.80	11.82	27
28	2,056.40	2,083.20	2,096.60	48.63	24.00	11.93	28
29	2,038.00	2,064.80	2,078.10	49.07	24.22	12.03	29
30	2,020.20	2,046.90	2,060.30	49.56	24.43	12.14	30
31	2,001.90	2,028.60	2,042.00	49.95	24.65	12.24	31
32	1,983.20	2,009.90	2,023.30	50.42	24.88	12.36	32
33	1,964.10	1,990.80	2,004.20	50.91	25.12	12.48	33
34	1,944.60	1,971.20	1,984.60	51.40	25.37	12.60	34
35	1,924.80	1,951.00	1,964.40	51.97	25.63	12.73	35
36	1,903.70	1,930.40	1,943.80	52.53	25.90	12.86	36
37	1,881.40	1,909.10	1,922.50	53.15	26.19	13.01	37
38	1,860.60	1,887.30	1,900.70	53.75	26.50	13.15	38
39	1,837.10	1,864.90	1,878.20	54.43	26.81	13.31	39
40	1,815.20	1,841.90	1,855.20	55.09	27.15	13.48	40
41	1,791.40	1,818.20	1,831.50	55.82	27.50	13.65	41
42	1,767.00	1,793.70	1,807.00	56.52	27.88	13.84	42
43	1,742.00	1,768.70	1,782.10	57.41	28.27	14.03	43
44	1,715.30	1,742.00	1,755.40	58.30	28.70	14.24	44
45	1,687.70	1,714.40	1,727.80	59.26	29.16	14.47	45
46	1,659.30	1,686.00	1,699.30	60.27	29.66	14.71	46
47	1,630.00	1,656.70	1,670.00	61.35	30.18	14.97	47
48	1,599.90	1,626.60	1,639.90	62.50	30.74	15.25	48
49	1,569.00	1,595.70	1,609.00	63.73	31.35	15.54	49
50	1,537.10	1,563.80	1,576.10	65.05	32.00	15.84	50

Note: For ages above 50, the rates will be the same as at 50. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

The Penn Mutual Life Insurance Company.

LIFE ANNUITY RATES—FEMALES.

January 1st, 1900.

Age Last Birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age Last Birthday.
	\$100 Annually	\$50 Semi-Annually	\$25 Quarterly	Annual Paym't.	Semi-Annual Paym't.	Quarterly Paym't.	
50	\$1,537.20	\$1,563.80	\$1,577.10	\$65.05	\$31.97	\$15.83	50
51	1,504.70	1,531.30	1,544.60	66.46	32.65	16.19	51
52	1,471.40	1,497.90	1,511.20	67.96	33.39	16.54	52
53	1,437.40	1,463.90	1,477.20	69.57	34.16	16.93	53
54	1,402.80	1,429.30	1,442.50	71.29	34.98	17.33	54
55	1,367.60	1,394.00	1,407.20	73.12	35.87	17.77	55
56	1,331.90	1,358.00	1,371.20	75.06	36.82	18.23	56
57	1,295.70	1,322.10	1,335.20	77.13	37.82	18.73	57
58	1,259.10	1,285.70	1,298.60	79.42	38.89	19.25	58
59	1,222.20	1,248.50	1,261.60	81.82	40.05	19.82	59
60	1,185.10	1,211.40	1,224.50	84.33	41.27	20.42	60
61	1,147.90	1,174.10	1,187.20	87.12	42.59	21.06	61
62	1,110.70	1,136.90	1,150.00	90.03	43.98	21.74	62
63	1,072.90	1,099.00	1,112.10	93.21	45.50	22.48	63
64	1,034.30	1,060.40	1,073.40	96.67	47.15	23.29	64
65	997.60	1,023.70	1,036.70	100.24	48.85	24.12	65
66	960.50	986.70	999.80	104.11	50.68	25.01	66
67	923.00	951.20	964.40	108.11	52.67	25.92	67
68	890.40	916.70	929.90	112.31	54.85	26.89	68
69	857.00	883.40	896.70	116.68	56.60	27.88	69
70	825.00	851.60	864.90	121.21	58.72	28.91	70
71	793.80	820.60	833.90	125.97	60.93	29.98	71
72	764.30	791.20	804.60	130.84	63.20	31.07	72
73	736.60	763.60	777.20	135.76	65.48	32.17	73
74	709.80	737.20	750.80	140.88	67.83	33.30	74
75	685.50	713.20	727.00	145.88	70.11	34.39	75
76	663.10	691.10	705.10	150.81	72.35	35.46	76
77	641.00	669.50	683.70	156.01	74.69	36.67	77
78	621.10	650.10	664.60	161.00	76.91	37.62	78
79	601.90	631.40	646.20	166.14	79.19	38.69	79
80	584.00	614.20	629.30	171.23	81.41	39.73	80

NOTE.—For ages above 80 the rates will be the same as at 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Largest Amount of Insurance it will write on a Single Life, \$30,000.
Premiums for each \$1,000 Insurance (Participating.)

Age at Issue	LIFE (Endowment at 85.)					Single Payment Premiums.	ENDOWMENT.—Continuous Annual Premiums.						TERM RATES. Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.		15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	10 Years.	20 Years.	30 Years.	
20	\$18 78	\$45 83	\$34 12	28 39	367 78	100 33	\$65 02	47 73	37 64	31 18	26 81	11 46	11 84	12 45	
21	19 19	46 52	34 65	28 83	373 09	100 42	65 12	47 84	37 76	31 26	26 96	11 59	11 99	12 67	
22	19 62	47 24	35 19	29 29	378 57	100 52	65 23	47 95	37 89	31 46	27 13	11 72	12 16	12 92	
23	20 06	47 97	35 75	29 77	384 22	100 62	65 34	48 07	38 02	31 61	27 31	11 86	12 34	13 18	
24	20 53	48 74	36 33	30 26	390 05	100 72	65 45	48 20	38 16	31 77	27 50	12 02	12 64	13 48	
25	21 02	49 53	36 93	30 77	396 07	100 84	65 58	48 33	38 31	31 95	27 71	12 18	12 75	13 79	
26	21 54	50 34	37 56	31 31	402 28	100 96	65 71	48 48	38 48	32 14	27 94	12 35	12 97	14 14	
27	22 08	51 19	38 20	31 86	408 68	101 08	65 85	48 63	38 65	32 34	28 19	12 53	13 22	14 59	
28	22 64	52 06	38 87	32 43	415 28	101 22	65 99	48 80	38 84	32 57	28 46	12 72	13 48	14 95	
29	23 24	52 96	39 57	33 03	422 10	101 36	66 15	48 97	39 05	32 81	28 76	12 93	13 77	15 41	
30	23 86	53 90	40 29	33 65	429 12	101 51	66 32	49 16	39 27	33 08	29 08	13 16	14 09	15 91	
31	24 53	54 87	41 03	34 30	436 36	101 68	66 50	49 37	39 51	33 37	29 43	13 40	14 43	16 47	
32	25 22	55 87	41 81	34 97	443 83	101 85	66 70	49 59	39 77	33 69	29 82	13 66	14 82	17 08	
33	25 95	56 91	42 61	35 67	451 52	102 03	66 91	49 83	40 06	34 03	30 24	13 94	15 24	17 74	
34	26 72	57 98	43 45	36 40	459 45	102 23	67 13	50 09	40 37	34 42	30 71	14 25	15 70	18 47	
35	27 54	59 09	44 32	37 16	467 61	102 45	67 37	50 38	40 72	34 83	31 21	14 58	16 21	19 27	
36	28 40	60 25	45 22	37 96	476 02	102 68	67 64	50 69	41 09	35 29	31 77	14 94	16 78	20 14	
37	29 31	61 44	46 16	38 79	484 68	102 92	67 92	51 03	41 51	35 79	32 37	15 33	17 40	21 08	
38	30 27	62 68	47 15	39 66	493 59	103 19	68 24	51 41	41 96	36 34	33 04	15 76	18 09	22 11	
39	31 29	63 97	48 17	40 58	502 74	103 48	68 57	51 81	42 46	36 95	33 77	16 23	18 85	23 24	
40	32 36	65 30	49 23	41 54	512 16	103 79	68 95	52 74	43 01	37 62	34 56	16 76	19 69	24 45	
41	33 51	66 68	50 35	42 55	521 84	104 13	69 36	52 76	43 61	38 35	35 43	17 34	20 61	25 77	
42	34 72	68 12	51 51	43 62	531 79	104 51	69 81	53 14	44 28	39 15	36 38	17 98	21 62	27 20	
43	36 01	69 62	52 74	44 74	542 00	104 92	70 31	53 91	45 01	40 43	37 42	18 70	22 74	28 73	
44	37 38	71 17	54 02	45 93	552 49	105 37	70 85	54 58	45 82	41 01	38 55	19 50	23 98	30 38	
45	38 83	72 80	55 36	47 19	563 23	105 87	71 46	55 32	46 72	42 08	39 77	20 39	25 33	32 14	
46	40 38	74 49	56 78	48 52	574 25	106 42	72 13	56 13	47 70	43 25	.....	21 38	26 82	34 02
47	42 04	76 25	58 27	49 93	585 52	107 03	72 88	57 03	48 79	44 53	.....	22 48	28 44	36 02
48	43 80	78 10	59 84	51 44	597 04	107 71	73 70	58 48	49 98	45 93	.....	23 69	30 23	38 15
49	45 68	80 02	61 50	53 03	608 81	108 45	74 60	59 13	51 30	47 46	.....	25 04	32 18	40 42
50	47 68	82 03	63 25	54 73	620 79	109 27	75 60	60 33	52 74	49 12	.....	26 52	34 30	42 81
51	49 81	84 13	65 10	56 55	632 97	110 17	76 70	61 66	54 32	.....	.....	28 15	36 61	.....
52	52 08	86 32	67 05	58 48	645 35	111 16	77 90	63 12	56 05	.....	.....	29 95	39 11	.....
53	54 51	88 61	69 11	60 55	657 91	112 25	79 23	64 78	57 95	.....	.....	31 92	41 82	.....
54	57 11	91 01	71 30	62 75	670 63	113 44	80 69	66 49	60 01	.....	.....	34 08	44 74	.....
55	59 88	93 52	73 62	65 12	683 50	114 75	82 30	68 43	62 27	.....	.....	36 46	47 87	.....
56	62 84	96 16	76 09	67 66	696 51	116 19	84 06	70 55	.....	.....	.....	39 06	51 24	.....
57	66 01	98 93	78 73	70 38	709 63	117 77	86 01	72 88	.....	.....	.....	41 92	54 84	.....
58	69 40	101 85	81 54	73 30	722 85	119 51	88 14	75 43	.....	.....	.....	45 04	58 69	.....
59	73 04	104 93	84 54	76 45	736 17	121 42	90 49	78 22	.....	.....	.....	48 47	62 81	.....
60	76 94	108 18	87 76	79 85	749 55	123 51	93 08	81 27	.....	.....	.....	52 21	67 21	.....
61	81 13	111 63	91 22	.....	762 98	125 82	95 91	.....	.....	.....	.....	.....	.....	.....
62	85 63	115 29	94 93	.....	776 45	128 36	99 03	.....	.....	.....	.....	.....	.....	.....
63	90 48	119 18	98 92	.....	789 93	131 15	102 44	.....	.....	.....	.....	.....	.....	.....
64	95 69	123 33	103 21	.....	803 43	134 22	106 18	.....	.....	.....	.....	.....	.....	.....
65	101 32	127 76	107 84	.....	816 91	137 59	110 27	.....	.....	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates, add 6 per cent and divide by 4.

Largest amount of Insurance it will write on a Single Life, \$30,000. Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated.

Age at Issue	10 ANNUAL PREMIUMS.					20 ANNUAL PREMIUMS.			EXCHANGEABLE NOTE POLICY.				
	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	25 Years.	30 Years.	35 Years.	Full Premiums.	Note allowed on any annual premium during 1st 10 years.	Full Premiums.	Note allowed on any annual premium during 1st 10 years.	Conversion privilege if premiums are continued for
20	38 32	78 41	87 27	83 61	58 24	42 89	38 94	35 75	18 78	86	33 39	89	15 Yrs.
21	38 41	78 52	70 39	63 77	58 44	42 01	39 07	35 91	19 19	6	28 83	10	15
22	38 52	78 64	70 53	63 94	58 65	42 13	39 21	36 07	19 62	6	29 29	10	14
23	38 64	78 76	70 68	64 12	58 88	42 26	39 36	36 25	20 06	6	29 77	10	14
24	38 75	78 90	70 83	64 31	59 13	42 40	39 52	36 44	20 53	6	30 26	10	14
25	38 87	79 03	70 99	64 51	59 39	42 55	39 69	36 64	21 02	7	30 77	10	13
26	38 99	79 18	71 17	64 74	59 69	42 71	39 88	36 87	21 54	7	31 31	10	13
27	39 14	79 34	71 36	64 98	60 00	42 88	40 08	37 11	22 08	7	31 86	11	13
28	39 28	79 51	71 57	65 25	60 34	42 07	40 29	37 37	22 64	8	32 43	11	12
29	39 44	79 69	71 79	65 53	60 72	42 26	40 53	37 66	23 24	8	33 03	11	12
30	39 61	79 89	72 04	65 84	61 14	42 48	40 78	37 97	23 86	8	33 65	11	12
31	39 79	80 10	72 30	66 19	61 58	42 71	41 05	38 30	24 53	8	34 30	11	11
32	39 98	80 32	72 58	66 55	62 06	42 96	41 35	38 67	25 22	8	34 97	12	11
33	40 18	80 56	72 89	66 96	62 58	43 24	41 68	39 07	25 95	9	35 67	12	11
34	40 41	80 83	73 23	67 38	63 16	43 54	42 04	39 50	26 72	9	36 40	12	10
35	40 65	81 12	73 60	67 88	63 80	43 86	42 43	39 98	27 54	9	37 16	12	10
36	40 90	81 43	73 99	68 40	64 48	44 22	42 86	40 49	28 40	9	37 96	13	10
37	41 18	81 78	74 44	68 97	65 21	44 61	43 32	41 06	29 31	10	38 79	13	9
38	41 48	82 14	74 91	69 60	66 01	44 04	43 84	41 67	30 27	10	39 66	13	9
39	41 81	82 55	75 44	70 28	66 89	44 51	44 40	42 34	31 29	10	40 58	14	9
40	42 17	82 98	76 01	71 08	67 82	45 03	45 01	43 07	32 36	11	41 54	14	8
41	42 56	83 47	76 63	71 84	68 82	45 61	45 69	43 86	33 51	11	42 55	14	8
42	42 99	84 02	77 34	72 73	69 92	46 23	46 43	44 72	34 72	12	43 62	15	8
43	43 47	84 60	78 09	73 69	71 09	46 93	47 24	45 65	36 01	12	44 74	15	7
44	43 99	85 26	78 93	74 75	72 37	47 69	48 12	46 66	37 38	12	45 93	15	7
45	44 57	85 98	79 84	75 89	73 72	48 53	49 10	47 76	38 83	13	47 19	16	7
46	45 22	86 78	80 85	77 14	.....	49 46	50 16	.....	40 38	13	48 52	16	7
47	45 93	87 66	81 96	78 48	.....	50 48	51 32	.....	42 04	14	49 93	17	6
48	46 71	88 63	83 16	79 95	.....	51 61	52 59	.....	43 80	15	51 44	17	6
49	47 58	89 68	84 48	81 51	.....	52 84	53 97	.....	45 68	15	53 08	18	6
50	48 53	90 85	85 91	83 19	.....	54 20	.....	.....	47 68	16	54 73	18	5
51	49 57	92 13	87 45	.....	.....	55 68	.....	.....	49 81	17	56 55	19	5
52	50 73	93 52	89 14	.....	.....	60 30	.....	.....	52 08	17	58 48	19	5
53	51 98	95 04	90 94	.....	.....	62 07	.....	.....	54 51	18	60 55	20	4
54	53 36	96 70	92 91	.....	.....	64 00	.....	.....	57 11	19	62 75	21	4
55	54 84	98 51	95 02	.....	.....	66 1	.....	.....	59 88	20	65 12	22	4
56	56 53	100 45	.....	.....	.....	68 24	.....	.....	62 84	21	67 68	23	4
57	58 36	102 62	.....	.....	.....	70 91	.....	.....	66 01	22	70 38	24	3
58	60 34	104 93	.....	.....	.....	73 40	.....	.....	69 40	23	73 30	24	3
59	62 52	107 46	.....	.....	.....	76 04	.....	.....	73 04	24	76 45	25	3
60	64 96	.....	.....	.....	.....	78 94	.....	.....	76 94	26	79 85	27	2
61	67 53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	70 41	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	73 64	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	76 96	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	80 70	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*At the end of 20 years the insured may continue payment of the same premium for the term of years specified and thus convert his policy into an endowment maturing at the end of such period.

Age at Issue.	4 PER CENT GOLD BOND. Premiums for \$1,000.								5 PER CENT GOLD BOND. Premiums for \$1,000.								
	Life (Endowment at 85).			Endowments.					Life (Endowment at 85).			Endowment.					
	Annual Premiums.	10 Years.	20 Years.	Continuous Annual Premiums.			10 Years.	15 Years.	20 Years.	10 Premiums, 20 Years.	Annual Premiums.	10 Years.	20 Years.	Continuous Annual Premiums.			10 Premiums, 20 Year Endowment.
				10 Years.	15 Years.	20 Years.								10 Years.	15 Years.	20 Years.	
20	21.60	52.70	32.65	115.38	74.77	54.89	90.17	24.41	55.58	33.91	130.43	84.53	52.05	101.93			
21	22.07	53.50	33.15	115.48	74.89	55.02	90.30	24.95	56.48	34.48	130.55	84.66	52.19	102.08			
22	22.56	54.33	33.68	115.60	75.01	55.14	90.44	25.51	57.41	35.08	130.68	84.80	52.34	102.23			
23	23.07	55.17	34.24	115.71	75.14	55.28	90.57	26.08	58.36	35.70	130.81	84.94	52.49	102.39			
24	23.61	56.05	34.80	115.83	75.27	55.43	90.74	26.69	59.36	36.34	130.94	85.09	52.66	102.57			
25	24.17	56.96	35.39	115.97	75.42	55.58	90.88	27.33	60.40	37.00	131.09	85.25	52.83	102.74			
26	24.77	57.89	36.01	116.10	75.57	55.75	91.06	28.00	61.44	37.68	131.25	85.42	53.02	102.93			
27	25.39	58.87	36.64	116.24	75.73	55.92	91.24	28.70	62.55	38.39	131.40	85.61	53.22	103.14			
28	26.04	59.87	37.29	116.40	75.89	56.12	91.44	29.43	63.68	39.12	131.59	85.79	53.44	103.36			
29	26.73	60.90	37.98	116.56	76.07	56.32	91.64	30.21	64.85	42.94	131.77	86.00	53.66	103.60			
30	27.44	61.98	38.70	116.74	76.27	56.53	91.87	31.02	66.07	43.75	131.96	86.22	53.91	103.86			
31	28.21	63.10	39.45	116.93	76.48	56.78	92.12	31.89	67.33	44.59	132.18	86.45	54.18	104.13			
32	29.00	64.25	40.22	117.13	76.71	57.03	92.37	32.79	68.63	45.46	132.41	86.71	54.47	104.42			
33	29.84	65.45	41.02	117.33	76.95	57.30	92.64	33.74	69.98	46.37	132.64	86.98	54.78	104.73			
34	30.73	66.68	41.86	117.56	77.20	57.60	92.95	34.74	71.37	47.32	132.90	87.27	55.12	105.08			
35	31.67	67.95	42.73	117.82	77.48	57.94	93.29	35.80	72.82	48.31	133.19	87.58	55.49	105.46			
36	32.66	69.29	43.65	118.08	77.79	58.29	93.64	36.92	74.33	49.35	133.48	87.93	55.90	105.86			
37	33.71	70.66	44.61	118.36	78.11	58.68	94.05	38.10	75.87	50.43	133.80	88.30	56.34	106.31			
38	34.81	72.08	45.61	118.67	78.48	59.12	94.46	39.35	81.48	51.56	134.15	88.71	56.83	106.78			
39	35.98	73.57	46.67	119.00	78.89	59.58	94.93	40.68	83.16	52.75	134.52	89.14	57.35	107.32			
40	37.21	75.10	47.77	119.36	79.29	60.11	95.43	42.07	84.89	54.00	134.93	89.64	57.95	107.87			
41	38.54	76.68	48.93	119.75	79.76	60.67	95.99	43.56	86.68	55.32	135.37	90.17	58.59	108.51			
42	39.93	78.34	50.16	120.19	80.28	61.31	96.62	45.14	88.56	56.71	135.86	90.75	59.30	109.23			
43	41.41	80.06	51.45	120.66	80.86	62.00	97.29	46.81	90.51	58.16	136.40	91.40	60.08	109.98			
44	42.99	81.85	52.82	121.18	81.48	62.77	98.05	48.59	92.52	59.71	136.98	92.11	60.95	110.84			
45	44.65	83.72	54.27	121.75	82.18	63.62	98.88	50.48	94.64	61.35	137.63	92.90	61.92	111.77			
46	46.44	85.66	55.80	122.38	82.95	64.55	99.80	52.49	96.84	63.08	138.35	93.77	62.97	112.81			
47	48.35	87.69	57.42	123.08	83.81	65.58	100.81	54.65	99.13	64.91	139.14	94.74	64.14	113.96			
48	50.37	89.82	59.16	123.87	84.76	66.73	101.92	56.94	101.53	66.87	140.02	95.81	65.44	115.22			
49	52.52	92.02	60.98	124.72	85.79	68.00	103.13	59.38	104.03	68.94	140.99	96.98	66.87	116.58			
50	54.83	94.33	62.91	125.66	86.94	69.38	104.48	61.98	106.64	71.15	142.05	98.28	68.43	118.11			
51	57.28	96.75	64.93	126.70	88.21	70.91	105.95	64.75	109.37	73.52	143.22	99.71	70.16	119.77			
52	59.89	99.27	67.25	127.83	89.59	72.59	107.55	67.70	112.22	76.02	144.51	101.27	72.02	121.55			
53	62.69	101.90	69.69	129.09	91.11	74.44	109.30	70.88	115.19	78.72	145.93	103.00	74.15	123.55			
54	65.68	104.66	72.16	130.46	92.79	76.46	111.21	74.24	118.31	81.58	147.47	104.90	76.44	125.71			
55	68.86	107.55	74.89	131.96	94.65	78.69	113.29	77.84	121.58	84.66	149.18	106.99	78.90	128.06			
56	72.27	110.58	77.81	133.62	96.67	81.13	115.55	81.69	125.01	87.96	151.05	109.28	81.72	130.62			
57	75.91	113.77	80.94	135.44	98.91	83.81	118.01	85.81	128.61	91.49	153.10	111.81	84.74	133.41			
58	79.81	117.13	84.30	137.44	101.36	86.74	120.67	90.22	132.41	95.29	155.36	114.58	88.06	136.41			
59	84.00	120.67	87.92	139.63	104.06	89.95	123.58	94.95	136.41	99.39	157.85	117.64	91.69	139.70			
60	88.48	124.41	91.83	142.04	107.04	93.46	126.73	100.02	140.63	103.81	160.56	121.00	95.65	143.26			
61	93.30	128.37	95.99	144.69	110.30	97.00	130.00	105.47	145.12	108.00	163.56	124.68	100.00	146.00			
62	98.47	132.58	100.41	147.61	113.88	100.00	133.00	111.32	149.88	112.00	166.87	128.74	105.00	148.00			
63	104.05	137.06	105.11	150.82	117.81	103.00	136.00	117.62	154.98	115.00	170.50	133.17	110.00	150.00			
64	110.04	141.83	110.00	154.35	122.11	106.00	139.00	124.40	160.33	118.00	174.49	138.03	115.00	152.00			
65	116.52	146.92	115.00	158.23	126.81	109.00	142.00	131.72	166.09	121.00	178.87	143.35	120.00	154.00			

Largest Amount of Insurance it will write on a Single Life, \$30,000. Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue	LIFE.				Single Payment Premiums	ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.		10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	\$14 09	\$36 09	\$27 06	\$22 87	\$301 47	\$91 88	\$58 11	\$41 04	\$32 10	\$24 04	\$21 98
21	15 01	37 27	27 50	22 74	307 18	91 92	58 15	41 09	32 16	24 13	22 07
22	15 35	37 87	27 95	23 11	312 05	91 96	58 20	41 15	32 23	24 20	22 13
23	15 71	38 50	28 42	23 50	317 00	92 01	58 26	41 21	32 31	24 26	22 19
24	16 08	39 14	28 89	23 91	322 31	92 05	58 31	41 28	32 38	24 33	22 26
25	16 46	39 81	29 40	24 33	327 71	92 09	58 36	41 34	32 46	24 40	22 33
26	16 87	40 51	29 92	24 77	333 32	92 14	58 43	42 02	32 56	24 47	22 40
27	17 31	41 23	30 48	25 23	339 11	92 20	58 49	42 10	32 67	24 55	22 48
28	17 76	41 98	31 03	25 71	345 12	92 26	58 57	42 19	32 79	25 03	22 56
29	18 24	42 75	31 61	26 20	351 33	92 33	58 64	42 29	32 91	25 11	23 04
30	18 74	43 56	32 22	26 71	357 76	92 40	58 73	42 40	33 05	25 20	23 12
31	19 27	44 39	32 85	27 25	364 41	92 48	58 82	42 52	33 20	25 29	23 20
32	19 83	45 27	33 50	27 81	371 29	92 55	58 92	42 65	33 36	25 38	23 28
33	20 42	46 16	34 19	28 39	378 41	92 63	59 03	42 78	33 55	25 47	23 36
34	21 04	47 09	34 89	29 00	385 77	92 74	59 15	42 95	33 76	25 57	23 45
35	21 70	48 08	35 63	29 64	393 38	92 84	59 29	43 12	33 99	26 07	23 54
36	22 40	49 06	36 39	30 31	401 24	92 96	59 44	43 31	34 23	26 17	24 03
37	23 13	50 11	37 20	31 00	409 37	93 08	59 60	43 53	34 54	26 27	24 12
38	23 91	51 19	38 03	31 73	417 76	93 22	59 79	43 78	34 85	26 37	24 21
39	24 74	52 30	38 89	32 49	426 41	93 37	59 99	44 06	35 22	26 47	24 30
40	25 62	53 47	39 81	33 30	435 34	93 54	60 21	44 36	35 61	26 57	24 39
41	26 55	54 67	40 76	34 14	444 52	93 72	60 47	44 69	36 05	27 07	24 48
42	27 52	55 93	41 75	35 04	454 04	93 94	60 76	45 08	36 55	27 17	24 57
43	28 59	57 24	42 78	35 98	463 81	94 17	61 08	45 50	37 10	27 27	25 06
44	29 71	58 60	43 88	36 97	473 87	94 45	61 45	45 98	37 73	27 37	25 15
45	30 90	60 02	45 01	38 02	484 21	94 75	61 85	46 52	38 41	27 47	25 24
46	32 17	61 50	46 22	39 13	494 85	95 10	62 31	47 11	39 17	27 57	25 33
47	33 52	63 08	47 48	40 31	505 76	95 49	62 84	47 79	40 08	28 07	25 42
48	34 96	64 64	48 81	41 57	516 94	95 92	63 42	48 53	40 97	28 17	25 51
49	36 49	66 30	50 21	42 91	528 38	96 40	64 06	49 37	42 02	28 27	26 00
50	38 14	68 04	51 69	44 32	540 05	96 96	64 79	50 30	43 16	28 37	26 09
51	39 88	69 86	53 24	45 83	551 95	97 57	65 59	51 33	44 44	28 47	26 18
52	41 74	71 74	54 88	47 44	564 06	98 24	66 48	52 46	45 84	28 57	26 27
53	43 72	73 72	56 61	49 15	576 34	99 00	67 47	53 73	47 38	29 07	26 36
54	45 85	75 77	58 44	50 99	588 82	99 84	68 57	55 12	49 06	29 17	26 45
55	48 10	77 92	60 38	52 95	601 44	100 77	69 79	56 67	50 90	29 27	26 54
56	50 51	80 17	62 45	55 06	614 21	101 80	71 15	58 37	52 81	29 37	27 03
57	53 09	82 52	64 64	57 31	627 09	102 95	72 65	60 24	54 76	29 47	27 12
58	55 84	84 98	66 97	59 73	640 07	104 22	74 31	62 30	56 71	29 57	27 21
59	58 79	87 57	69 46	62 34	653 13	105 63	76 15	64 56	58 76	29 67	27 30
60	61 94	90 31	72 12	65 15	666 24	107 19	78 18	67 05	60 81	29 77	27 39
61	65 31	93 19	74 98	68 16	679 39	108 82	80 43	69 31	62 86	29 87	27 48
62	68 92	96 24	78 04	71 48	692 54	110 84	82 91	71 58	64 81	29 97	27 57
63	72 79	99 46	81 32	74 95	705 66	112 96	85 44	73 85	66 86	30 07	28 06
64	76 93	102 89	84 85	78 76	718 75	115 33	88 65	75 80	68 91	30 17	28 15
65	81 37	106 53	88 65	82 87	731 77	117 93	91 95	77 85	71 96	30 27	28 24

PREMIUMS FOR EACH \$1,000 INSURANCE (PARTIC-
IPATING)

LIFE ENDOWMENT ANNUITY POLICY.												20-Year Life Endowment Annuity.		
Age at Issue.	AT AGE 50.				AT AGE 50.				AT AGE 70.				Annual Premiums.	10 Annual Premiums.
	Annual Premiums.	10 Annual Premiums.	20 Annual Premiums.		Annual Premiums.	10 Annual Premiums.	20 Annual Premiums.		Annual Premiums.	10 Annual Premiums.	20 Annual Premiums.			
20	40	55	71	86	86	41	60	82	84	85	61	85	88	108
21	42	58	74	89	88	41	61	83	85	86	62	86	89	109
22	44	61	77	92	90	42	62	84	86	87	63	87	90	110
23	46	64	80	95	92	43	63	85	87	88	64	88	91	111
24	48	67	83	98	94	44	64	86	88	89	65	89	92	112
25	50	70	86	101	96	45	65	87	89	90	66	90	93	113
26	52	73	89	104	98	46	66	88	90	91	67	91	94	114
27	54	76	92	107	100	47	67	89	91	92	68	92	95	115
28	56	79	95	110	102	48	68	90	92	93	69	93	96	116
29	58	82	98	113	104	49	69	91	93	94	70	94	97	117
30	60	85	101	116	106	50	70	92	94	95	71	95	98	118
31	62	88	104	119	108	51	71	93	95	96	72	96	99	119
32	64	91	107	122	110	52	72	94	96	97	73	97	100	120
33	66	94	110	125	112	53	73	95	97	98	74	98	101	121
34	68	97	113	128	114	54	74	96	98	99	75	99	102	122
35	70	100	116	131	116	55	75	97	99	100	76	100	103	123
36	72	103	119	134	118	56	76	98	100	101	77	101	104	124
37	74	106	122	137	120	57	77	99	101	102	78	102	105	125
38	76	109	125	140	122	58	78	100	102	103	79	103	106	126
39	78	112	128	143	124	59	79	101	103	104	80	104	107	127
40	80	115	131	146	126	60	80	102	104	105	81	105	108	128
41	82	118	134	149	128	61	81	103	105	106	82	106	109	129
42	84	121	137	152	130	62	82	104	106	107	83	107	110	130
43	86	124	140	155	132	63	83	105	107	108	84	108	111	131
44	88	127	143	158	134	64	84	106	108	109	85	109	112	132
45	90	130	146	161	136	65	85	107	109	110	86	110	113	133
46	92	133	149	164	138	66	86	108	110	111	87	111	114	134
47	94	136	152	167	140	67	87	109	111	112	88	112	115	135
48	96	139	155	170	142	68	88	110	112	113	89	113	116	136
49	98	142	158	173	144	69	89	111	113	114	90	114	117	137
50	100	145	161	176	146	70	90	112	114	115	91	115	118	138
51	102	148	164	179	148	71	91	113	115	116	92	116	119	139
52	104	151	167	182	150	72	92	114	116	117	93	117	120	140
53	106	154	170	185	152	73	93	115	117	118	94	118	121	141
54	108	157	173	188	154	74	94	116	118	119	95	119	122	142
55	110	160	176	191	156	75	95	117	119	120	96	120	123	143
56	112	163	179	194	158	76	96	118	120	121	97	121	124	144
57	114	166	182	197	160	77	97	119	121	122	98	122	125	145
58	116	169	185	200	162	78	98	120	122	123	99	123	126	146
59	118	172	188	203	164	79	99	121	123	124	100	124	127	147
60	120	175	191	206	166	80	100	122	124	125	101	125	128	148

INSTALLMENT POLICY (PARTICIPATING).
ANNUAL PREMIUMS PER \$1,000 OF INSURANCE.

Payable in 10 Yearly Installments of \$100 each; One at Death, or Maturity,
and the remainder annually thereafter.

Age at Issue.	Life (Endowment at 85).				ENDOWMENTS IN						10-Premiums 20-Year Endt.	5-10		10-20	15-20
	Conditional Annual Premium.	10 Premiums.	15 Premiums.	20 Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.					
20	46 50	40 27	29 98	24 94	88 15	57 12	41 24	33 05	27 37	22 58	88 89	10 02	10 40	10 22	10 22
21	46 50	40 27	30 44	25 83	88 23	57 21	42 08	33 18	27 51	23 06	88 89	10 10	10 48	10 31	10 31
22	47 24	41 51	30 92	26 73	88 32	57 31	42 18	33 28	28 04	23 14	88 89	10 18	10 56	10 39	10 39
23	47 62	42 15	31 41	26 16	88 40	57 41	42 28	33 38	28 17	23 22	88 89	10 26	11 04	10 47	10 47
24	48 04	42 38	31 92	26 59	88 49	57 50	42 35	33 43	28 27	23 30	88 89	10 34	11 12	10 55	10 55
25	48 47	42 59	32 45	27 08	88 58	57 59	42 46	33 53	28 37	23 38	88 89	10 42	11 20	11 03	11 03
26	48 93	43 20	32 96	27 51	88 70	57 78	42 56	33 61	28 46	23 46	88 89	10 50	11 28	11 11	11 11
27	49 40	43 83	33 50	27 99	88 81	57 88	42 73	33 98	28 54	23 54	88 89	10 58	11 36	11 19	11 19
28	49 89	44 34	34 03	28 49	88 93	57 88	42 88	34 22	29 02	24 02	88 89	11 06	11 44	11 27	11 27
29	50 42	45 58	34 77	29 02	89 05	58 18	43 03	34 31	29 10	24 10	88 89	11 14	11 52	11 35	11 35
30	50 96	46 35	35 05	29 56	89 19	58 37	43 19	34 50	29 18	24 18	88 89	11 22	12 00	11 43	11 43
31	51 51	47 07	35 30	30 14	89 33	58 56	43 38	34 71	29 26	24 26	88 89	11 30	12 08	11 51	11 51
32	52 16	47 80	35 56	30 72	89 48	58 88	43 57	34 94	29 34	24 34	88 89	11 38	12 16	11 59	11 59
33	52 80	48 54	36 31	31 34	89 64	59 09	43 78	35 20	29 42	24 42	88 89	11 46	12 24	12 07	12 07
34	53 48	49 34	36 18	31 88	89 82	59 38	44 01	35 47	29 50	24 50	88 89	11 54	12 32	12 15	12 15
35	54 20	50 18	36 94	32 65	90 01	59 66	44 26	35 78	29 58	24 58	88 89	12 02	12 40	12 23	12 23
36	54 95	51 04	37 73	33 55	90 21	59 95	44 51	36 10	30 06	25 06	88 89	12 10	12 48	12 31	12 31
37	55 75	51 93	38 56	34 08	90 43	60 24	44 83	36 47	30 14	25 14	88 89	12 18	12 56	12 39	12 39
38	56 60	52 85	39 43	34 85	90 66	60 56	45 17	36 87	30 22	25 22	88 89	12 26	13 04	12 47	12 47
39	57 49	53 80	40 34	35 65	90 92	60 88	45 52	37 31	30 30	25 30	88 89	12 34	13 12	12 55	12 55
40	58 43	54 78	41 28	36 50	91 19	61 24	46 28	37 76	30 38	25 38	88 89	12 42	13 20	13 03	13 03
41	59 44	55 79	42 24	37 52	91 49	61 64	46 84	38 40	30 46	25 46	88 89	12 50	13 28	13 11	13 11
42	60 50	56 82	43 24	38 52	91 82	62 04	47 39	39 55	30 54	25 54	88 89	12 58	13 36	13 19	13 19
43	61 64	57 88	44 28	39 51	92 18	62 47	48 39	40 28	31 02	26 02	88 89	13 06	13 44	13 27	13 27
44	62 84	58 95	45 36	40 85	92 58	62 95	49 40	41 08	31 10	26 10	88 89	13 14	13 52	13 35	13 35
45	64 12	59 08	46 48	41 46	93 02	63 37	49 82	41 91	31 18	26 18	88 89	13 22	14 00	13 43	13 43
46	65 48	60 26	47 64	42 63	93 40	63 84	50 84	42 81	31 26	26 26	88 89	13 30	14 08	13 51	13 51
47	66 94	61 48	48 84	43 83	94 04	64 36	51 42	43 77	31 34	26 34	88 89	13 38	14 16	13 59	13 59
48	68 48	62 74	49 08	45 20	94 63	64 95	52 09	44 81	31 42	26 42	88 89	13 46	14 24	14 07	14 07
49	70 13	63 31	50 36	46 60	95 28	65 54	52 95	45 07	31 50	26 50	88 89	13 54	14 32	14 15	14 15
50	71 89	64 07	51 69	48 09	96 00	66 48	53 04	46 34	31 58	26 58	88 89	14 02	14 40	14 23	14 23
51	73 76	64 86	52 40	49 68	96 80	67 44	54 17	47 73	32 06	27 06	88 89	14 10	14 48	14 31	14 31
52	75 74	65 62	53 11	51 28	97 67	68 44	55 48	49 25	32 14	27 14	88 89	14 18	14 56	14 39	14 39
53	77 84	66 44	53 86	53 20	98 62	69 48	56 59	50 91	32 22	27 22	88 89	14 26	15 04	14 47	14 47
54	80 18	67 31	54 64	55 12	99 67	70 58	58 42	52 72	32 30	27 30	88 89	14 34	15 12	14 55	14 55
55	82 61	68 24	55 46	57 21	100 82	71 73	60 12	54 71	32 38	27 38	88 89	14 42	15 20	15 03	15 03
56	85 21	69 22	56 32	59 45	102 06	72 94	61 99	56 47	32 46	27 46	88 89	14 50	15 28	15 11	15 11
57	88 00	70 34	57 24	61 84	103 47	74 21	64 08	58 27	32 54	27 54	88 89	14 58	15 36	15 19	15 19
58	90 97	71 50	58 21	64 40	105 04	75 54	66 27	60 07	32 62	28 02	88 89	15 06	15 44	15 27	15 27
59	94 17	72 80	59 24	67 17	106 68	77 00	68 72	62 07	32 70	28 10	88 89	15 14	15 52	15 35	15 35
60	97 60	74 24	60 32	70 16	108 52	78 61	71 40	64 07	32 78	28 18	88 89	15 22	16 00	15 43	15 43
61	101 28	75 82	61 44	73 15	110 56	80 27	74 40	66 07	32 86	28 26	88 89	15 30	16 08	15 51	15 51
62	105 23	77 44	62 60	76 14	112 78	81 91	76 40	68 07	32 94	28 34	88 89	15 38	16 16	15 59	15 59
63	109 50	79 10	63 80	79 13	115 23	83 60	78 40	70 07	33 02	28 42	88 89	15 46	16 24	16 07	16 07
64	114 05	80 80	65 04	82 12	117 93	85 34	80 40	72 07	33 10	28 50	88 89	15 54	16 32	16 15	16 15
65	118 08	82 54	66 32	85 11	120 89	87 14	82 40	74 07	33 18	28 58	88 89	16 02	16 40	16 23	16 23

INSTALLMENT POLICY (PARTICIPATION)

ANNUAL PREMIUMS PER \$1,000 OF INSURANCE

Payable in 25 yearly installments of \$30.67 each. One at Death on Maturity and the remainder annually thereafter.

[illegible]

INSTALMENT POLICY (PARTICIPATING).

ANNUAL PREMIUMS PER \$1,000 OF INSURANCE.

Payable in 20 Yearly Instalments of \$50 each; One at Death, or Maturity, and the remainder annually thereafter.

Age at Issue.	Life (Endowment at 55).					ENDOWMENT IN						10-Prem. 20-Year Endt.	6-10	10-20	15-30
	Continuous Annual Premiums.	10 Premiums.	15 Premiums.	20 Premiums.	25 Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.				
20	14 39 35	11 26 14	21 75	76 87 49	82 36 57	28 84 23	89 20 54	60 08	8 78	9 07	9 54				
21	14 70 35	64 26 55	22 09	76 94 49	89 36 66	28 93 23	99 20 66	60 16	8 88	9 19	9 71				
22	45 03 36	20 26 96	22 44	77 02 49	98 36 74	29 03 24	10 20 79	60 25	8 98	9 32	9 90				
23	15 37 36	75 27 39	22 81	77 10 50	06 36 83	29 13 24	22 20 92	60 35	9 09	9 45	10 10				
24	15 73 37	34 27 84	23 19	77 17 50	15 36 93	29 24 24	34 21 07	60 45	9 21	9 61	10 33				
25	16 11 37	95 28 30	23 68	77 26 50	25 37 03	29 35 24	48 21 23	60 55	9 33	9 77	10 57				
26	16 50 38	57 28 78	23 09	77 36 50	35 37 15	29 48 24	63 21 41	60 67	9 46	9 94	10 83				
27	16 92 39	22 29 27	24 41	77 45 50	45 37 26	29 61 24	78 21 60	60 79	9 60	10 13	11 13				
28	17 35 39	89 29 78	24 85	77 55 50	56 37 39	29 76 24	96 21 81	60 92	9 75	10 33	11 45				
29	17 81 40	58 30 82	25 31	77 66 50	68 37 52	29 92 25	14 22 04	61 06	9 91	10 55	11 81				
30	18 28 41	30 30 87	25 78	77 78 50	81 37 67	30 09 25	35 22 28	61 21	10 08	10 80	12 19				
31	18 79 42	04 31 44	26 28	77 91 50	95 37 83	30 27 25	57 22 55	61 37	10 27	11 06	12 62				
32	19 32 42	81 32 03	26 79	78 04 51	11 38 00	30 47 25	81 22 85	61 54	10 47	11 36	13 09				
33	19 68 43	60 32 65	27 33	78 18 51	27 38 18	30 69 26	07 23 17	61 73	10 68	11 68	13 59				
34	20 47 44	42 33 29	27 89	78 33 51	44 38 38	30 93 26	87 23 53	61 93	10 92	12 03	14 15				
35	21 10 45	27 33 96	28 47	78 50 51	62 38 60	31 20 26	69 23 91	62 15	11 17	12 42	14 76				
36	21 76 46	16 34 65	29 08	78 67 51	83 38 84	31 48 27	04 24 34	62 39	11 45	12 86	15 43				
37	22 46 47	08 35 37	29 72	78 86 52	04 39 10	31 80 27	42 24 80	62 66	11 75	13 33	16 15				
38	23 19 48	03 36 13	30 39	79 05 52	29 39 39	32 15 27	84 25 32	62 94	12 08	13 86	16 94				
39	23 97 49	01 36 91	31 09	79 29 52	54 39 70	32 53 28	81 25 87	63 25	12 44	14 44	17 51				
40	24 79 50	03 37 72	31 83	79 52 52	83 40 06	32 95 28	82 26 48	63 58	12 84	15 09	18 73				
41	25 68 51	09 38 58	32 60	79 78 53	14 40 42	33 41 29	88 27 15	63 95	13 29	15 79	19 74				
42	26 60 52	19 39 47	33 42	80 08 53	49 40 85	33 93 30	00 27 87	64 38	13 78	16 57	20 84				
43	27 59 53	34 40 41	34 28	80 39 53	87 41 31	34 49 30	68 28 67	64 82	14 33	17 42	22 01				
44	28 64 54	53 41 39	35 19	80 73 54	29 41 82	35 11 31	42 29 64	65 33	14 94	18 37	23 23				
45	29 75 55	78 42 42	36 16	81 12 54	75 42 89	35 80 32	24 30 47	65 88	15 62	19 41	24 63				
46	30 94 57	07 43 50	37 18	81 54 55	27 43 01	36 55 33	14 14 14	66 49	16 38	20 55	26 07				
47	32 21 58	42 44 65	38 26	82 01 55	84 43 70	37 38 34	12 12 12	67 17	17 22	21 79	27 60				
48	33 56 59	84 45 85	39 41	82 53 56	47 44 46	38 29 35	19 19 19	67 91	18 15	23 16	29 23				
49	35 00 61	31 47 12	40 63	83 09 57	16 45 31	39 31 36	86 86 86	68 71	19 19	24 66	30 97				
50	36 53 62	85 48 46	41 93	83 72 57	92 46 22	40 41 37	64 64 64	69 61	20 32	26 28	32 80				
51	38 16 64	46 49 88	43 33	84 41 58	77 47 24	41 62 62	62 62 62	70 59	21 57	28 05	34 75				
52	39 00 66	14 51 37	44 81	85 17 59	69 48 36	42 95 95	95 95 95	71 66	22 95	29 97	36 80				
53	41 77 67	89 52 95	46 39	86 01 60	71 49 60	44 40 40	40 40 40	72 82	24 46	32 04	38 97				
54	43 76 69	73 54 63	48 08	86 92 61	82 50 94	45 98 98	98 98 98	74 09	26 11	34 28	41 25				
55	45 88 71	66 56 41	49 89	87 92 63	06 52 43	47 71 71	71 71 71	75 48	27 94	36 63	43 66				
56	48 15 73	68 58 30	51 84	89 02 64	41 54 06	06 06 06	06 06 06	76 99	29 93	39 26	46 66				
57	50 58 75	80 60 32	53 93	90 24 65	90 55 84	84 84 84	84 84 84	78 63	32 12	42 02	49 66				
58	53 17 78	04 62 48	56 16	91 57 67	53 57 79	79 79 79	79 79 79	80 40	34 51	44 97	52 66				
59	55 96 80	40 64 77	58 58	93 03 69	33 59 93	93 93 93	93 93 93	82 34	37 14	48 13	56 66				
60	58 95 82	89 67 24	61 18	94 63 71	32 62 27	27 27 27	27 27 27	84 44	40 00	51 50	59 66				
61	62 16 85	53 69 89	63 89	96 40 73	49 49 49	49 49 49	49 49 49	86 44	43 14	54 66	62 66				
62	65 61 88	94 72 74	74 74	98 35 75	88 88 88	88 88 88	88 88 88	88 44	46 55	58 66	66 66				
63	69 33 91	32 75 79	79 79	100 49 78	49 49 49	49 49 49	49 49 49	90 44	50 26	62 66	70 66				
64	73 32 94	50 79 08	08 08	102 81 81	36 36 36	36 36 36	36 36 36	92 44	54 28	66 66	74 66				
65	77 63 97	89 82 63	63 63	105 42 84	49 49 49	49 49 49	49 49 49	94 44	58 61	70 66	78 66				

INSTALLMENT POLICY (PARTICIPATING).

ANNUAL PREMIUMS PER \$1,000 OF INSURANCE.

Payable in 25 Yearly Instalments of \$40 each: One at Death, or Maturity, and the remainder annually thereafter.

Age at Issue.	Life (Endowment at 85).					ENDOWMENT IN						10-Prem. 30-Year Endt.	5-10	10-20	15-30
	Continuous Annual Premiums.	10	15	20	Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.				
20	73	47	32	24	26	71	56	43	34	24	27	56	32	23	23
21	75	49	34	26	28	73	58	45	36	26	29	58	34	25	25
22	77	51	36	28	30	75	60	47	38	28	31	60	36	27	27
23	79	53	38	30	32	77	62	49	40	30	33	62	38	29	29
24	81	55	40	32	34	79	64	51	42	32	35	64	40	31	31
25	83	57	42	34	36	81	66	53	44	34	37	66	42	33	33
26	85	59	44	36	38	83	68	55	46	36	39	68	44	35	35
27	87	61	46	38	40	85	70	57	48	38	41	70	46	37	37
28	89	63	48	40	42	87	72	59	50	40	43	72	48	39	39
29	91	65	50	42	44	89	74	61	52	42	45	74	50	41	41
30	93	67	52	44	46	91	76	63	54	44	47	76	52	43	43
31	95	69	54	46	48	93	78	65	56	46	49	78	54	45	45
32	97	71	56	48	50	95	80	67	58	48	51	80	56	47	47
33	99	73	58	50	52	97	82	69	60	50	53	82	58	49	49
34	101	75	60	52	54	99	84	71	62	52	55	84	60	51	51
35	103	77	62	54	56	101	86	73	64	54	57	86	62	53	53
36	105	79	64	56	58	103	88	75	66	56	59	88	64	55	55
37	107	81	66	58	60	105	90	77	68	58	61	90	66	57	57
38	109	83	68	60	62	107	92	79	70	60	63	92	68	59	59
39	111	85	70	62	64	109	94	81	72	62	65	94	70	61	61
40	113	87	72	64	66	111	96	83	74	64	67	96	72	63	63
41	115	89	74	66	68	113	98	85	76	66	69	98	74	65	65
42	117	91	76	68	70	115	100	87	78	68	71	100	76	67	67
43	119	93	78	70	72	117	102	89	80	70	73	102	78	69	69
44	121	95	80	72	74	119	104	91	82	72	75	104	80	71	71
45	123	97	82	74	76	121	106	93	84	74	77	106	82	73	73
46	125	99	84	76	78	123	108	95	86	76	79	108	84	75	75
47	127	101	86	78	80	125	110	97	88	78	81	110	86	77	77
48	129	103	88	80	82	127	112	99	90	80	83	112	88	79	79
49	131	105	90	82	84	129	114	101	92	82	85	114	90	81	81
50	133	107	92	84	86	131	116	103	94	84	87	116	92	83	83
51	135	109	94	86	88	133	118	105	96	86	89	118	94	85	85
52	137	111	96	88	90	135	120	107	98	88	91	120	96	87	87
53	139	113	98	90	92	137	122	109	100	90	93	122	98	89	89
54	141	115	100	92	94	139	124	111	102	92	95	124	100	91	91
55	143	117	102	94	96	141	126	113	104	94	97	126	102	93	93
56	145	119	104	96	98	143	128	115	106	96	99	128	104	95	95
57	147	121	106	98	100	145	130	117	108	98	101	130	106	97	97
58	149	123	108	100	102	147	132	119	110	100	103	132	108	99	99
59	151	125	110	102	104	149	134	121	112	102	105	134	110	101	101
60	153	127	112	104	106	151	136	123	114	104	107	136	112	103	103
61	155	129	114	106	108	153	138	125	116	106	109	138	114	105	105
62	157	131	116	108	110	155	140	127	118	108	111	140	116	107	107
63	159	133	118	110	112	157	142	129	120	110	113	142	118	109	109
64	161	135	120	112	114	159	144	131	122	112	115	144	120	111	111
65	163	137	122	114	116	161	146	133	124	114	117	146	122	113	113
66	165	139	124	116	118	163	148	135	126	116	119	148	124	115	115
67	167	141	126	118	120	165	150	137	128	118	121	150	126	117	117
68	169	143	128	120	122	167	152	139	130	120	123	152	128	119	119
69	171	145	130	122	124	169	154	141	132	122	125	154	130	121	121
70	173	147	132	124	126	171	156	143	134	124	127	156	132	123	123
71	175	149	134	126	128	173	158	145	136	126	129	158	134	125	125
72	177	151	136	128	130	175	160	147	138	128	131	160	136	127	127
73	179	153	138	130	132	177	162	149	140	130	133	162	138	129	129
74	181	155	140	132	134	179	164	151	142	132	135	164	140	131	131
75	183	157	142	134	136	181	166	153	144	134	137	166	142	133	133
76	185	159	144	136	138	183	168	155	146	136	139	168	144	135	135
77	187	161	146	138	140	185	170	157	148	138	141	170	146	137	137
78	189	163	148	140	142	187	172	159	150	140	143	172	148	139	139
79	191	165	150	142	144	189	174	161	152	142	145	174	150	141	141
80	193	167	152	144	146	191	176	163	154	144	147	176	152	143	143
81	195	169	154	146	148	193	178	165	156	146	149	178	154	145	145
82	197	171	156	148	150	195	180	167	158	148	151	180	156	147	147
83	199	173	158	150	152	197	182	169	160	150	153	182	158	149	149
84	201	175	160	152	154	199	184	171	162	152	155	184	160	151	151
85	203	177	162	154	156	201	186	173	164	154	157	186	162	153	153
86	205	179	164	156	158	203	188	175	166	156	159	188	164	155	155
87	207	181	166	158	160	205	190	177	168	158	161	190	166	157	157
88	209	183	168	160	162	207	192	179	170	160	163	192	168	159	159
89	211	185	170	162	164	209	194	181	172	162	165	194	170	161	161
90	213	187	172	164	166	211	196	183	174	164	167	196	172	163	163
91	215	189	174	166	168	213	198	185	176	166	169	198	174	165	165
92	217	191	176	168	170	215	200	187	178	168	171	200	176	167	167
93	219	193	178	170	172	217	202	189	180	170	173	202	178	169	169
94	221	195	180	172	174	219	204	191	182	172	175	204	180	171	171
95	223	197	182	174	176	221	206	193	184	174	177	206	182	173	173
96	225	199	184	176	178	223	208	195	186	176	179	208	184	175	175
97	227	201	186	178	180	225	210	197	188	178	181	210	186	177	177
98	229	203	188	180	182	227	212	199	190	180	183	212	188	179	179
99	231	205	190	182	184	229	214	201	192	182	185	214	190	181	181
100	233	207	192	184	186	231	216	203	194	184	187	216	192	183	183

Largest Amount of Insurance it will write on a Single Life, \$50,000
Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.					ENDOWMENT, ANNUAL CONTINUOUS PREMIUMS.							
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
20	17.30	38.30	28.96	24.16	291.37	99.27	62.34	44.10	33.84	27.44	23.23	20.52	18.60
21	17.80	39.10	29.54	24.60	296.97	99.40	62.40	44.25	34.00	27.60	23.45	20.75	18.90
22	18.30	39.90	30.15	25.10	302.69	99.50	62.45	44.40	34.15	27.80	23.60	21.00	19.20
23	18.70	40.70	30.80	25.70	308.54	99.60	62.50	44.55	34.30	28.00	23.85	21.25	19.50
24	19.30	41.50	31.40	26.20	314.46	99.75	62.60	44.70	34.45	28.20	24.15	21.50	19.85
25	19.80	42.34	32.06	26.75	320.52	99.90	62.70	44.82	34.67	28.38	24.35	21.80	20.20
26	20.30	43.20	32.70	27.30	326.74	100.00	62.80	44.95	34.85	28.60	24.65	22.15	—
27	20.90	44.08	33.40	27.90	333.12	100.05	62.90	45.10	35.05	28.85	24.95	22.50	—
28	21.50	45.00	34.10	28.50	339.68	100.10	63.05	45.25	35.25	29.10	25.25	22.85	—
29	22.10	45.94	34.80	29.10	346.40	100.20	63.20	45.45	35.50	29.35	25.55	23.20	—
30	22.70	46.80	35.50	29.70	353.10	100.30	63.34	45.63	35.74	29.58	25.87	23.60	—
31	23.40	47.72	36.24	30.35	359.96	100.40	63.50	45.85	36.00	29.95	26.10	—	—
32	24.10	48.70	37.00	31.00	367.16	100.50	63.70	46.05	36.25	30.30	26.35	—	—
33	24.80	49.76	37.84	31.72	374.63	100.60	63.90	46.25	36.50	30.65	26.60	—	—
34	25.60	50.86	38.70	32.50	382.42	100.75	64.05	46.45	36.75	31.00	27.85	—	—
35	26.50	52.00	39.60	33.28	390.54	100.90	64.20	46.70	37.00	31.44	28.15	—	—
36	27.40	53.20	40.50	34.10	398.87	101.15	64.40	46.85	37.25	32.00	—	—	—
37	28.30	54.40	41.50	34.96	407.58	101.45	64.65	47.05	37.55	32.55	—	—	—
38	29.30	55.70	42.54	35.88	416.57	101.75	64.95	47.25	37.95	33.20	—	—	—
39	30.40	57.06	43.62	36.84	425.85	101.95	65.30	47.45	38.15	33.80	—	—	—
40	31.50	58.46	44.74	37.84	435.41	102.14	65.67	48.64	39.46	34.47	—	—	—
41	32.60	59.86	45.88	38.88	445.03	102.55	66.10	49.10	40.15	—	—	—	—
42	33.90	61.26	47.04	39.94	454.76	102.80	66.50	49.60	40.90	—	—	—	—
43	35.20	62.70	48.22	41.04	464.65	103.10	66.85	50.15	41.60	—	—	—	—
44	36.50	64.22	49.48	42.20	474.90	103.35	67.30	50.75	42.30	—	—	—	—
45	38.00	65.82	50.80	43.46	485.52	103.58	67.70	51.45	43.05	—	—	—	—
46	39.60	67.52	52.24	44.82	496.62	104.20	68.40	52.25	—	—	—	—	—
47	41.20	69.32	53.78	46.20	508.08	104.70	69.10	53.15	—	—	—	—	—
48	43.10	71.18	55.40	47.84	519.80	105.25	69.95	54.15	—	—	—	—	—
49	45.00	73.14	57.12	49.50	531.88	105.90	70.80	55.30	—	—	—	—	—
50	47.00	75.20	58.94	51.26	544.17	106.45	71.75	56.55	—	—	—	—	—
51	49.20	77.30	60.82	53.10	556.53	107.40	72.85	57.85	—	—	—	—	—
52	51.50	79.45	62.78	55.05	568.95	108.20	74.00	59.30	—	—	—	—	—
53	53.90	81.74	64.88	57.15	581.70	109.20	75.25	60.90	—	—	—	—	—
54	56.50	84.16	67.12	59.40	594.68	110.30	76.70	62.65	—	—	—	—	—
55	59.40	86.75	69.52	61.84	607.94	111.58	78.26	64.65	—	—	—	—	—
56	62.40	89.52	72.10	64.50	621.48	113.05	80.10	66.85	—	—	—	—	—
57	65.60	92.40	74.86	67.30	635.08	114.45	82.10	69.25	—	—	—	—	—
58	69.00	95.44	77.78	70.35	648.76	116.45	84.30	71.85	—	—	—	—	—
59	72.70	98.54	80.83	73.50	662.25	118.30	86.65	74.70	—	—	—	—	—
60	76.40	101.68	83.98	76.80	675.45	120.20	89.10	77.60	—	—	—	—	—
61	80.30	104.78	87.20	83.55	688.80	129.35	96.00	85.45	—	—	—	—	—
62	84.40	108.00	90.50	87.25	700.70	131.60	100.00	88.90	—	—	—	—	—
63	88.70	111.40	94.20	91.25	713.40	133.90	103.15	92.65	—	—	—	—	—
64	93.40	115.20	98.10	—	726.20	136.80	106.70	96.85	—	—	—	—	—
65	98.50	118.90	103.35	—	—	139.90	110.70	101.40	—	—	—	—	—

For semi-annual rates to one-half yearly add 3 per cent.
For quarterly rates to one-fourth yearly add 5 per cent.

YEARLY PREMIUM RATES.

(Participating Annually after Second Year.)

FOR \$1,000 TEN YEAR TERM INSURANCE.

Payable in 10, 15, 20, 25 or 30 Equal Yearly Installments as covenanted in the Policy.

Age at beginning of Term	10 Installments of \$100 each	15 Installments of \$66.66 each	20 Installments of \$50 each	25 Installments of \$40 each	30 Installments of \$33.33 each
20	\$ 8 19	\$ 8 49	\$ 7 70	\$ 7 08	\$ 6 58
21	9 41	8 60	7 88	7 26	6 58
22	9 66	8 83	8 09	7 46	6 84
23	9 87	9 02	8 27	7 60	7 01
24	10 08	9 21	8 45	7 77	7 16
25	10 29	9 40	8 62	7 95	7 31
26	10 50	9 61	8 80	8 10	7 46
27	10 62	9 76	8 94	8 22	7 58
28	10 88	9 94	9 12	8 38	7 73
29	11 09	10 14	9 29	8 55	7 88
30	11 28	10 29	9 49	8 68	8 00
31	11 49	10 48	9 61	8 84	8 15
32	11 73	10 72	9 82	9 08	8 33
33	12 06	11 02	10 11	9 29	8 57
34	12 40	11 33	10 39	9 50	8 81
35	12 78	11 68	10 71	9 85	9 08
36	13 12	11 99	10 99	10 11	9 52
37	13 54	12 87	11 34	10 48	9 62
38	14 00	12 80	11 78	10 79	9 95
39	14 47	13 22	12 12	11 14	10 28
40	15 01	13 72	12 68	11 57	10 67
41	15 56	14 22	13 14	11 99	11 05
42	16 28	14 60	13 67	12 48	11 51
43	16 98	15 38	14 10	12 92	11 98
44	17 50	16 00	14 66	13 49	12 94
45	18 85	16 87	15 87	14 18	13 14
46	19 23	17 58	16 11	14 82	13 87
47	20 39	18 64	17 08	15 68	14 42
48	21 49	19 68	17 85	16 51	15 28
49	22 78	20 81	19 08	17 55	16 19
50	24 34	22 84	20 39	18 75	17 29
51	26 07	23 82	21 84	20 08	18 58
52	27 50	25 55	23 43	21 64	19 87
53	30 08	27 44	25 16	23 14	21 34
54	32 24	29 45	27 00	24 88	22 90
55	34 08	32 64	29 01	26 68	24 61
56	37 28	34 07	31 24	28 72	26 60
57	40 11	36 68	33 60	30 90	28 60
58	43 23	39 51	36 22	33 31	30 72
59	46 52	42 61	38 97	35 84	33 06
60	50 02	45 71	41 91	38 54	35 89
61	53 69	49 07	44 98	41 36	38 18
62	57 61	52 65	48 28	44 39	40 94
63	61 88	56 50	51 80	47 64	43 96
64	66 51	60 48	55 72	51 24	47 27
65	71 66	65 49	60 08	55 21	50 92
66	77 14	70 40	64 68	59 43	54 89
67	83 00	75 65	69 54	63 95	58 90
68	89 16	81 48	74 70	68 69	63 36
69	95 70	87 46	80 17	73 78	68 01
70	102 40	93 58	85 79	78 80	72 77

PREMIUMS FOR EACH \$1,000 INSURANCE (Participating).

ENDOWMENT AT 75.

Age at Issue of Policy.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.
20	\$16 85	\$39 15	\$29 10	\$24 25
21	17 30	39 95	29 70	24 75
22	17 80	40 80	30 35	25 30
23	18 30	41 65	30 95	25 85
24	18 80	42 50	31 60	26 40
25	19 30	43 40	32 30	26 95
26	19 90	44 30	33 00	27 55
27	20 45	45 20	33 70	28 15
28	21 10	46 20	34 45	28 80
29	21 70	47 15	35 20	29 45
30	22 40	48 15	36 95	30 10
31	23 05	49 20	37 70	30 75
32	23 80	50 25	38 40	31 45
33	24 55	51 35	39 40	32 20
34	25 40	52 50	39 30	33 00
35	26 30	53 70	40 25	33 85
36	27 25	55 00	41 25	34 70
37	28 25	56 35	42 25	35 60
38	29 30	57 75	43 35	36 60
39	30 45	59 20	44 50	37 60
40	31 70	60 70	45 70	38 65
41	32 30	62 20	46 90	39 75
42	33 30	63 75	48 15	40 90
43	34 70	65 35	49 40	42 10
44	37 20	67 00	50 75	43 35
45	38 85	68 80	52 20	44 65
46	40 65	70 65	53 75	46 10
47	42 55	72 65	55 40	47 70
48	44 60	74 70	57 15	49 40
49	46 95	76 85	59 00	51 20
50	49 30	79 15	61 00	53 15
51	51 90	81 55	63 10	.....
52	54 65	83 95	65 25	.....
53	57 70	86 50	67 50	.....
54	61 00	89 25	70 00	.....
55	64 65	92 20	72 65	.....
56	68 70	95 35	.....	.....
57	73 05	98 75	.....	.....
58	77 95	102 25	.....	.....
59	82 25	105 95	.....	.....
60	89 10	109 70	.....	.....
61	101 20	.....	.....	.....
62	108 80	.....	.....	.....
63	117 55	.....	.....	.....
64	127 80	.....	.....	.....
65	139 20	.....	.....	.....

INSTALLMENT POLICY PREMIUMS.

RULE TO CALCULATE PREMIUM, INSTALLMENT PLAN, FORM A.

To ascertain the premium on any kind of Policy which is to be payable in installments in accordance with Form A, multiply the regular table premium by one of the following amounts. These amounts represent the present worth of the installments if they should be commuted and paid in one sum when the policy becomes a claim by death or maturity.

For Form A, 10 Installments,	\$8,435.30 * (.843530).
" " 15 "	7,708.73 * (.770873).
" " 20 "	7,066.95 * (.706695).
" " 25 "	6,498.80 * (.649880).
" " 30 "	5,994.57 * (.599457).

*To bring the exact amount, the decimal point has to be changed as in the right hand column. For example, if the policy were \$10,000 Ordinary Life, age 30, the regular rate would be \$227. If the policy were to be paid in 20 installments, multiply \$227 by .706695, and we get \$160.42.

To ascertain the Cash Value under Form A, multiply the regular Cash Value by the proper decimal, as above.

INSTALLMENT PLAN, FORM B. FULL AMOUNT, REGULAR PREMIUMS.

In accordance with this plan a claim for \$10,000 would amount to:

	Each,
\$11,854.90 paid in 10 annual installments	\$1,185.49
12,971.80 " 15 "	864.82
14,150.40 " 20 "	707.52
15,387.50 " 25 "	615.50
16,681.80 " 30 "	566.06

Largest Amount of Insurance it will write on a Single Life, \$50,000.
Premiums for each \$1,000 Insurance (Participating.)

ENDOWMENT INSURANCE TABLE.

Policy payable at death or Expiration of years designated.

Age at Issue of Policy.	10 ANNUAL PREMIUMS.						
	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
20	\$34 25	\$71 52	\$61 73	\$54 87	\$48 96	\$45 32	\$42 08
21	34 28	71 60	62 00	55 05	49 35	45 65	42 45
22	34 36	71 70	62 30	55 25	49 75	46 00	43 00
23	34 33	71 85	62 60	55 45	50 20	46 40	43 50
24	34 35	72 00	62 95	55 65	50 70	46 80	44 10
25	34 40	72 13	63 27	55 87	51 25	47 17	44 75
26	34 50	72 35	63 40	56 25	51 50	47 55	.....
27	34 60	72 60	63 55	56 65	51 80	48 00	.....
28	34 70	72 85	63 75	57 10	52 20	48 50	.....
29	34 80	73 15	63 90	57 60	52 55	49 10	.....
30	34 95	73 44	64 12	58 10	52 94	49 65	.....
31	35 10	73 55	64 50	58 40	53 45	.....	.....
32	35 30	73 70	64 90	58 75	54 00	.....	.....
33	35 50	73 85	65 35	59 15	54 50	.....	.....
34	35 70	74 00	65 80	59 55	55 25	.....	.....
35	36 00	74 23	66 33	59 95	55 90	.....	.....
36	36 25	74 70	66 80	60 60	.....	.....	.....
37	36 50	75 20	67 25	61 30	.....	.....	.....
38	36 75	75 85	67 70	62 10	.....	.....	.....
39	37 00	76 25	68 20	62 80	.....	.....	.....
40	37 22	76 70	68 70	63 63	.....	.....	.....
41	37 65	77 10	69 45	.....	.....	.....	.....
42	38 00	77 50	70 20	.....	.....	.....	.....
43	38 40	77 90	71 00	.....	.....	.....	.....
44	38 55	78 50	71 85	.....	.....	.....	.....
45	39 45	79 23	72 78	.....	.....	.....	.....
46	39 95	80 05	.....	.....	.....	.....	.....
47	40 55	81 00	.....	.....	.....	.....	.....
48	41 30	81 95	.....	.....	.....	.....	.....
49	42 20	83 10	.....	.....	.....	.....	.....
50	43 07	84 68	.....	.....	.....	.....	.....
51	44 15	86 90	.....	.....	.....	.....	.....
52	45 20	86 90	.....	.....	.....	.....	.....
53	46 40	88 55	.....	.....	.....	.....	.....
54	47 80	90 27	.....	.....	.....	.....	.....
55	49 60	92 20	.....	.....	.....	.....	.....
56	101 15	94 40	.....	.....	.....	.....	.....
57	105 05	96 70	.....	.....	.....	.....	.....
58	105 20	98 20	.....	.....	.....	.....	.....
59	107 40	101 80	.....	.....	.....	.....	.....
60	109 70	104 45	.....	.....	.....	.....	.....

Instalment and Annuity Policy (Participating). Yearly Premiums for \$1.00 Life Policy Payable in Yearly Instalments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Insured	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
20	16	63	16	51	16	41	16	31	16	18	16	06	15	94	15	84
21	17	08	16	46	16	34	16	17	16	08	16	49	16	37	16	25
22	17	54	17	42	17	30	17	17	16	55	16	44	16	33	16	20
23	17	94	17	82	17	69	17	57	17	44	17	31	17	19	17	06
24	18	50	18	36	18	24	18	10	17	97	17	84	17	71	17	58
25	18	99	18	85	18	71	18	58	18	44	18	30	18	16	18	02
26	19	53	19	39	19	21	19	07	18	94	18	79	18	64	18	50
27	20	11	19	96	19	79	19	64	19	49	19	35	19	20	19	05
28	20	69	20	54	20	38	20	22	20	06	19	91	19	76	19	61
29	21	32	21	15	21	00	20	82	20	66	20	51	20	34	20	18
30	21	94	21	76	21	60	21	44	21	28	21	09	20	94	20	76
31	22	68	22	49	22	28	22	11	21	96	21	77	21	61	21	45
32	23	41	23	22	23	03	22	78	22	60	22	42	22	26	22	10
33	24	14	23	97	23	77	23	59	23	37	23	18	23	00	22	82
34	24	98	24	79	24	57	24	35	24	22	23	07	23	79	23	59
35	25	97	25	74	25	53	25	30	25	08	24	92	24	68	24	48
36	26	96	26	72	26	49	26	27	26	02	25	80	25	63	25	38
37	28	02	27	75	27	49	27	25	27	01	26	75	26	53	26	34
38	29	16	28	88	28	61	28	36	28	08	27	82	27	55	27	32
39	30	25	30	07	29	80	29	54	29	26	28	99	28	72	28	45
40	31	48	31	25	31	00	30	73	30	47	30	19	29	91	29	62
41	32	69	32	49	32	25	31	99	31	71	31	44	31	14	30	86
42	34	19	33	91	33	66	33	40	33	23	31	94	31	62	31	33
43	35	09	35	43	35	14	34	85	34	55	34	25	33	95	33	64
44	37	21	36	94	36	66	36	36	36	04	35	73	35	41	35	10
45	38	95	38	67	38	36	38	04	37	72	37	40	37	07	36	72
46	40	79	40	53	40	24	39	50	39	51	39	21	38	65	38	32
47	42	72	42	42	42	09	41	78	41	42	41	05	40	89	40	31
48	44	93	44	60	44	28	43	89	43	52	43	15	42	77	42	38
49	47	22	46	85	46	46	14	45	44	72	44	34	44	95	44	54
50	49	57	49	17	48	83	48	43	48	05	47	64	47	28	46	81
51	52	26	51	80	51	43	51	05	50	62	50	21	49	74	49	33
52	55	02	54	59	54	13	53	76	53	34	52	88	52	44	51	94
53	57	85	57	44	57	01	56	57	56	13	55	68	55	20	54	73
54	61	03	60	58	60	14	59	60	59	19	58	74	58	26	57	75
55	64	42	63	98	63	52	63	04	62	57	62	07	61	57	61	05
56	68	06	67	58	67	17	66	67	66	16	65	65	65	06	64	57
57	71	85	71	27	70	93	70	49	69	95	69	41	68	86	68	24
58	76	05	75	55	75	02	74	49	73	55	73	37	72	80	72	31
59	80	45	80	04	79	50	78	99	78	33	77	78	77	17	76	51
60	85	11	84	56	84	01	83	44	82	94	82	24	81	61	80	96
61	89	99	89	45	88	57	88	27	87	65	87	02	86	36	85	69
62	95	22	94	61	94	02	93	41	92	76	92	10	91	41	90	70
63	100	73	100	12	99	48	98	83	98	15	97	45	96	74	96	00
64	106	70	106	07	105	41	104	73	104	02	103	30	102	55	101	76
65	113	16	112	50	111	81	111	10	110	36	109	61	108	91	108	00
66	120	09	119	41	118	69	117	94	117	19	116	37	115	55	114	69
67	127	47	126	76	126	02	125	26	124	45	123	61	122	75	121	85
68	135	38	134	64	133	87	133	04	132	20	131	38	130	42	129	49
69	143	85	143	06	142	25	141	40	140	50	139	59	138	64	137	65
70	152	76	151	02	151	07	150	17	149	29	148	37	147	45	146	29
71	162	76	161	02	161	07	160	17	159	29	158	37	157	45	156	29
72	172	76	171	02	171	07	170	17	169	29	168	37	167	45	166	29
73	182	76	181	02	181	07	180	17	179	29	178	37	177	45	176	29
74	192	76	191	02	191	07	190	17	189	29	188	37	187	45	186	29
75	202	76	201	02	201	07	200	17	199	29	198	37	197	45	196	29
76	212	76	211	02	211	07	210	17	209	29	208	37	207	45	206	29
77	222	76	221	02	221	07	220	17	219	29	218	37	217	45	216	29
78	232	76	231	02	231	07	230	17	229	29	228	37	227	45	226	29
79	242	76	241	02	241	07	240	17	239	29	238	37	237	45	236	29
80	252	76	251	02	251	07	250	17	249	29	248	37	247	45	246	29
81	262	76	261	02	261	07	260	17	259	29	258	37	257	45	256	29
82	272	76	271	02	271	07	270	17	269	29	268	37	267	45	266	29
83	282	76	281	02	281	07	280	17	279	29	278	37	277	45	276	29
84	292	76	291	02	291	07	290	17	289	29	288	37	287	45	286	29
85	302	76	301	02	301	07	300	17	299	29	298	37	297	45	296	29
86	312	76	311	02	311	07	310	17	309	29	308	37	307	45	306	29
87	322	76	321	02	321	07	320	17	319	29	318	37	317	45	316	29
88	332	76	331	02	331	07	330	17	329	29	328	37	327	45	326	29
89	342	76	341	02	341	07	340	17	339	29	338	37	337	45	336	29
90	352	76	351	02	351	07	350	17	349	29	348	37	347	45	346	29
91	362	76	361	02	361	07	360	17	359	29	358	37	357	45	356	29
92	372	76	371	02	371	07	370	17	369	29	368	37	367	45	366	29
93	382	76	381	02	381	07	380	17	379	29	378	37	377	45	376	29
94	392	76	391	02	391	07	390	17	389	29	388	37	387	45	386	29
95	402	76	401	02	401	07	400	17	399	29	398	37	397	45	396	29
96	412	76	411	02	411	07	410	17	409	29	408	37	407	45	406	29
97	422	76	421	02	421	07	420	17	419	29	418	37	417	45	416	29
98	432	76	431	02	431	07	430	17	429	29	428	37	427	45	426	29
99	442	76	441	02	441	07	440	17	439	29	438	37	437	45	436	29
100	452	76	451	02	451	07	450	17	449	29	448	37	447	45	446	29

Installment and Annuity Policy (Participating). Yearly Premiums for \$1,000
 This Policy Pays Out Yearly Dividends of \$50 cash for Twenty Years,
 and the actual amount as the Beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Ins'd.	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
20	14.92	14.81	14.71	14.61	14.48	14.36	14.30	14.23	14.17	14.11	14.03	13.99	13.92	13.85	13.79
21	15.33	15.21	15.09	14.98	14.87	14.75	14.68	14.60	14.54	14.48	14.42	14.34	14.30	14.23	14.17
22	15.72	15.61	15.49	15.37	15.26	15.14	15.07	14.97	14.82	14.85	14.79	14.72	14.64	14.62	14.53
23	16.07	15.94	15.82	15.70	15.59	15.47	15.38	15.32	15.24	15.17	15.10	15.04	14.96	14.91	14.84
24	16.55	16.43	16.30	16.18	16.06	15.94	15.86	15.78	15.72	15.63	15.57	15.50	15.44	15.37	15.32
25	16.96	16.84	16.71	16.59	16.46	16.33	16.25	16.18	16.11	16.05	15.96	15.89	15.83	15.77	15.71
26	17.40	17.26	17.14	17.00	16.88	16.75	16.66	16.58	16.52	16.44	16.37	16.28	16.23	16.17	16.12
27	17.90	17.77	17.62	17.50	17.36	17.23	17.14	17.06	16.98	16.91	16.83	16.76	16.67	16.62	16.51
28	18.41	18.26	18.13	17.98	17.85	17.70	17.62	17.54	17.45	17.38	17.30	17.22	17.15	17.07	17.01
29	18.94	18.79	18.63	18.49	18.35	18.21	18.11	18.03	17.95	17.85	17.78	17.71	17.62	17.56	17.48
30	19.46	19.30	19.15	18.99	18.85	18.70	18.61	18.52	18.43	18.34	18.25	18.18	18.09	18.02	17.96
31	20.07	19.91	19.75	19.60	19.44	19.29	19.18	19.10	19.01	18.92	18.83	18.73	18.66	18.58	18.51
32	20.71	20.52	20.35	20.19	20.04	19.88	19.77	19.66	19.57	19.49	19.39	19.30	19.21	19.14	19.06
33	21.33	21.17	21.00	20.84	20.69	20.54	20.37	20.35	20.24	20.16	20.06	19.98	19.88	19.79	19.62
34	22.04	21.88	21.71	21.55	21.39	21.24	21.07	21.05	20.94	20.86	20.76	20.68	20.58	20.48	20.38
35	22.86	22.67	22.49	22.32	22.16	22.01	21.83	21.69	21.57	21.44	21.34	21.26	21.17	21.07	20.98
36	23.72	23.53	23.35	23.18	23.02	22.87	22.68	22.55	22.42	22.33	22.21	22.09	21.97	21.88	21.70
37	24.56	24.36	24.18	24.01	23.85	23.70	23.50	23.40	23.28	23.18	23.06	22.94	22.81	22.73	22.46
38	25.48	25.27	25.09	24.92	24.76	24.61	24.40	24.28	24.15	24.05	23.91	23.78	23.65	23.52	23.24
39	26.51	26.29	26.10	25.93	25.76	25.61	25.39	25.26	25.04	24.91	24.71	24.58	24.46	24.37	24.11
40	27.54	27.32	27.13	26.95	26.77	26.61	26.38	26.24	26.00	25.86	25.69	25.51	25.37	25.25	25.04
41	28.62	28.39	28.20	28.01	27.83	27.67	27.43	27.29	27.04	26.90	26.71	26.50	26.32	26.18	25.97
42	29.79	29.55	29.36	29.17	28.98	28.82	28.57	28.42	28.16	28.02	27.77	27.63	27.47	27.28	27.06
43	31.14	30.89	30.70	30.50	30.31	30.14	29.88	29.73	29.46	29.32	29.06	28.92	28.75	28.56	28.30
44	32.47	32.21	32.02	31.82	31.63	31.45	31.18	31.03	30.76	30.62	30.35	30.21	30.03	29.84	29.58
45	33.98	33.71	33.52	33.32	33.13	32.94	32.67	32.52	32.24	32.10	31.82	31.68	31.49	31.30	31.04
46	35.58	35.30	35.11	34.91	34.72	34.53	34.25	34.10	33.81	33.67	33.38	33.24	33.04	32.85	32.59
47	37.26	36.97	36.78	36.58	36.39	36.20	35.91	35.76	35.46	35.32	35.03	34.89	34.69	34.50	34.24
48	39.17	38.87	38.68	38.48	38.29	38.10	37.80	37.65	37.35	37.21	36.91	36.77	36.57	36.38	36.12
49	41.18	40.88	40.69	40.49	40.30	40.11	39.80	39.65	39.35	39.21	38.91	38.77	38.57	38.38	38.12
50	43.20	42.90	42.71	42.51	42.32	42.13	41.82	41.67	41.37	41.23	40.93	40.79	40.59	40.40	40.14
51	45.35	45.04	44.85	44.65	44.46	44.27	43.96	43.81	43.51	43.37	43.07	42.93	42.73	42.54	42.28
52	47.60	47.29	47.10	46.90	46.71	46.52	46.21	46.06	45.76	45.62	45.32	45.18	44.98	44.79	44.53
53	50.00	49.69	49.50	49.30	49.11	48.92	48.61	48.46	48.16	48.02	47.72	47.58	47.38	47.19	46.93
54	52.53	52.22	52.03	51.83	51.64	51.45	51.14	50.99	50.69	50.55	50.25	50.11	49.91	49.72	49.46
55	55.36	55.05	54.86	54.66	54.47	54.28	53.97	53.82	53.52	53.38	53.08	52.94	52.74	52.55	52.29
56	58.39	58.08	57.89	57.69	57.50	57.31	56.99	56.84	56.54	56.40	56.10	55.96	55.76	55.57	55.31
57	61.63	61.32	61.13	60.93	60.74	60.55	60.23	60.08	59.78	59.64	59.34	59.20	58.99	58.80	58.54
58	65.06	64.75	64.56	64.36	64.17	63.98	63.66	63.51	63.21	63.07	62.77	62.63	62.42	62.23	61.97
59	68.71	68.40	68.21	68.01	67.82	67.63	67.31	67.16	66.86	66.72	66.42	66.28	66.07	65.88	65.62
60	72.58	72.27	72.08	71.88	71.69	71.50	71.18	71.03	70.73	70.59	70.29	70.15	69.94	69.75	69.49
61	76.67	76.36	76.17	75.97	75.78	75.59	75.27	75.12	74.82	74.68	74.38	74.24	74.03	73.84	73.58
62	80.98	80.67	80.48	80.28	80.09	79.90	79.58	79.43	79.13	78.99	78.69	78.55	78.34	78.15	77.89
63	85.51	85.20	85.01	84.81	84.62	84.43	84.11	83.96	83.66	83.52	83.22	83.08	82.87	82.68	82.42
64	90.26	89.95	89.76	89.56	89.37	89.18	88.86	88.71	88.41	88.27	87.97	87.83	87.62	87.43	87.17
65	95.23	94.92	94.73	94.53	94.34	94.15	93.83	93.68	93.38	93.24	92.94	92.80	92.59	92.40	92.14
66	100.43	100.12	100.03	99.83	99.64	99.45	99.13	98.98	98.68	98.54	98.24	98.10	97.89	97.70	97.44
67	105.86	105.55	105.36	105.16	104.97	104.78	104.46	104.31	104.01	103.87	103.57	103.43	103.22	103.03	102.77
68	111.51	111.20	111.01	110.81	110.62	110.43	110.11	109.96	109.66	109.52	109.22	109.08	108.87	108.68	108.42
69	117.38	117.07	116.88	116.68	116.49	116.30	115.98	115.83	115.53	115.39	115.09	114.95	114.74	114.55	114.29
70	123.47	123.16	122.97	122.77	122.58	122.39	122.07	121.92	121.62	121.48	121.18	121.04	120.83	120.64	120.38

Life Insurance Policy (Participating). Yearly Premiums for \$1,000 Life Policy payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
13 72	13 67	13 65	13 58	13 53	13 52	13 47	13 45	13 42	13 39	13 37	13 33	13 27	13 22	13 20
4 11	4 14	4 05	4 01	4 03	4 03	4 06	4 02	4 00	4 01	4 02	4 03	4 04	4 05	4 06
4 47	4 42	4 38	4 33	4 30	4 27	4 22	4 20	4 17	4 14	4 12	4 07	4 02	4 01	4 02
4 78	4 72	4 68	4 65	4 61	4 57	4 53	4 51	4 48	4 44	4 42	4 38	4 34	4 33	4 34
5 26	5 19	5 14	5 11	5 06	5 03	4 98	4 97	4 93	4 91	4 89	4 84	4 79	4 78	4 80
5 64	5 59	5 54	5 48	5 45	5 41	5 37	5 35	5 31	5 29	5 27	5 23	5 18	5 15	5 13
6 05	5 98	5 93	5 87	5 84	5 80	5 76	5 74	5 70	5 68	5 65	5 61	5 56	5 53	5 51
6 51	6 44	6 38	6 34	6 29	6 25	6 21	6 18	6 15	6 13	6 10	6 06	6 01	5 98	5 96
6 96	6 91	6 84	6 78	6 74	6 71	6 68	6 65	6 62	6 59	6 57	6 52	6 48	6 45	6 43
7 42	7 37	7 32	7 26	7 21	7 18	7 15	7 09	7 07	7 04	7 02	6 98	6 93	6 91	6 89
7 89	7 83	7 77	7 72	7 67	7 63	7 60	7 55	7 52	7 50	7 47	7 44	7 39	7 37	7 35
8 45	8 38	8 32	8 27	8 22	8 17	8 14	8 11	8 08	8 05	8 03	8 00	7 97	7 94	7 91
8 99	8 92	8 86	8 81	8 76	8 71	8 66	8 64	8 61	8 58	8 55	8 52	8 48	8 45	8 43
9 54	9 48	9 41	9 35	9 30	9 25	9 21	9 18	9 15	9 12	9 10	9 06	9 03	9 01	8 99
10 16	10 12	10 04	9 94	9 89	9 87	9 83	9 78	9 75	9 72	9 69	9 65	9 62	9 59	9 57
10 59	10 51	10 45	10 38	10 32	10 27	10 22	10 19	10 16	10 13	10 10	10 07	10 03	10 01	9 99
11 61	11 52	11 44	11 38	11 32	11 27	11 21	11 18	11 15	11 12	11 09	11 05	11 02	11 00	10 98
12 35	12 25	12 17	12 10	12 04	11 98	11 92	11 88	11 85	11 82	11 79	11 75	11 72	11 69	11 67
13 18	13 08	12 99	12 92	12 86	12 80	12 74	12 69	12 66	12 63	12 60	12 56	12 53	12 51	12 49
14 02	13 92	13 83	13 76	13 69	13 63	13 57	13 52	13 49	13 46	13 43	13 39	13 36	13 34	13 32
14 51	14 41	14 32	14 25	14 18	14 12	14 06	14 01	13 98	13 95	13 92	13 88	13 85	13 83	13 81
15 44	15 34	15 25	15 18	15 11	15 05	14 99	14 94	14 91	14 88	14 85	14 81	14 78	14 76	14 74
16 37	16 27	16 18	16 11	16 04	15 98	15 92	15 87	15 84	15 81	15 78	15 74	15 71	15 69	15 67
17 32	17 22	17 13	17 06	16 99	16 93	16 87	16 82	16 79	16 76	16 73	16 69	16 66	16 64	16 62
18 26	18 16	18 07	17 99	17 92	17 86	17 80	17 75	17 72	17 69	17 66	17 62	17 59	17 57	17 55
19 20	19 10	19 01	18 94	18 87	18 81	18 75	18 70	18 67	18 64	18 61	18 57	18 54	18 52	18 50
20 15	20 05	19 96	19 89	19 82	19 76	19 70	19 65	19 62	19 59	19 56	19 52	19 49	19 47	19 45
21 10	21 00	20 91	20 84	20 77	20 71	20 65	20 60	20 57	20 54	20 51	20 47	20 44	20 42	20 40
22 05	21 55	21 46	21 39	21 32	21 26	21 20	21 15	21 12	21 09	21 06	21 02	20 99	20 97	20 95
23 00	22 50	22 41	22 34	22 27	22 21	22 15	22 10	22 07	22 04	22 01	21 97	21 94	21 92	21 90
24 02	23 52	23 43	23 36	23 29	23 23	23 17	23 12	23 09	23 06	23 03	22 99	22 96	22 94	22 92
25 04	24 54	24 45	24 38	24 31	24 25	24 19	24 14	24 11	24 08	24 05	24 01	23 98	23 96	23 94
26 06	25 56	25 47	25 40	25 33	25 27	25 21	25 16	25 13	25 10	25 07	25 03	25 00	24 98	24 96
27 08	26 58	26 49	26 42	26 35	26 29	26 23	26 18	26 15	26 12	26 09	26 05	26 02	26 00	25 98
28 10	27 00	26 91	26 84	26 77	26 71	26 65	26 60	26 57	26 54	26 51	26 47	26 44	26 42	26 40
29 12	28 02	27 93	27 86	27 79	27 73	27 67	27 62	27 59	27 56	27 53	27 49	27 46	27 44	27 42
30 14	28 04	27 95	27 88	27 81	27 75	27 69	27 64	27 61	27 58	27 55	27 51	27 48	27 46	27 44
31 16	28 06	27 97	27 90	27 83	27 77	27 71	27 66	27 63	27 60	27 57	27 53	27 50	27 48	27 46
32 18	28 08	27 99	27 92	27 85	27 79	27 73	27 68	27 65	27 62	27 59	27 55	27 52	27 50	27 48
33 20	28 10	28 01	27 94	27 87	27 81	27 75	27 70	27 67	27 64	27 61	27 57	27 54	27 52	27 50
34 22	28 12	28 03	27 96	27 89	27 83	27 77	27 72	27 69	27 66	27 63	27 59	27 56	27 54	27 52
35 24	28 14	28 05	27 98	27 91	27 85	27 79	27 74	27 71	27 68	27 65	27 61	27 58	27 56	27 54
36 26	28 16	28 07	28 00	27 93	27 87	27 81	27 76	27 73	27 70	27 67	27 63	27 60	27 58	27 56
37 28	28 18	28 09	28 02	27 95	27 89	27 83	27 78	27 75	27 72	27 69	27 65	27 62	27 60	27 58
38 30	28 20	28 11	28 04	27 97	27 91	27 85	27 80	27 77	27 74	27 71	27 67	27 64	27 62	27 60
39 32	28 22	28 13	28 06	27 99	27 93	27 87	27 82	27 79	27 76	27 73	27 69	27 66	27 64	27 62
40 34	28 24	28 15	28 08	28 01	27 95	27 89	27 84	27 81	27 78	27 75	27 71	27 68	27 66	27 64
41 36	28 26	28 17	28 10	28 03	27 97	27 91	27 86	27 83	27 80	27 77	27 73	27 70	27 68	27 66
42 38	28 28	28 19	28 12	28 05	27 99	27 93	27 88	27 85	27 82	27 79	27 75	27 72	27 70	27 68
43 40	28 30	28 21	28 14	28 07	28 01	27 95	27 90	27 87	27 84	27 81	27 77	27 74	27 72	27 70
44 42	28 32	28 23	28 16	28 09	28 03	27 97	27 92	27 89	27 86	27 83	27 79	27 76	27 74	27 72
45 44	28 34	28 25	28 18	28 11	28 05	27 99	27 94	27 91	27 88	27 85	27 81	27 78	27 76	27 74
46 46	28 36	28 27	28 20	28 13	28 07	28 01	27 96	27 93	27 90	27 87	27 83	27 80	27 78	27 76
47 48	28 38	28 29	28 22	28 15	28 09	28 03	27 98	27 95	27 92	27 89	27 85	27 82	27 80	27 78
48 50	28 40	28 31	28 24	28 17	28 11	28 05	28 00	27 97	27 94	27 91	27 87	27 84	27 82	27 80
49 52	28 42	28 33	28 26	28 19	28 13	28 07	28 02	27 99	27 96	27 93	27 89	27 86	27 84	27 82
50 54	28 44	28 35	28 28	28 21	28 15	28 09	28 04	28 01	27 98	27 95	27 91	27 88	27 86	27 84
51 56	28 46	28 37	28 30	28 23	28 17	28 11	28 06	28 03	28 00	27 97	27 93	27 90	27 88	27 86
52 58	28 48	28 39	28 32	28 25	28 19	28 13	28 08	28 05	28 02	27 99	27 95	27 92	27 90	27 88
53 60	28 50	28 41	28 34	28 27	28 21	28 15	28 10	28 07	28 04	28 01	27 97	27 94	27 92	27 90
54 62	28 52	28 43	28 36	28 29	28 23	28 17	28 12	28 09	28 06	28 03	27 99	27 96	27 94	27 92
55 64	28 54	28 45	28 38	28 31	28 25	28 19	28 14	28 11	28 08	28 05	28 01	27 98	27 96	27 94
56 66	28 56	28 47	28 40	28 33	28 27	28 21	28 16	28 13	28 10	28 07	28 03	28 00	27 98	27 96
57 68	28 58	28 49	28 42	28 35	28 29	28 23	28 18	28 15	28 12	28 09	28 05	28 02	28 00	27 98
58 70	29 00	28 51	28 44	28 37	28 31	28 25	28 20	28 17	28 14	28 11	28 07	28 04	28 02	28 00
59 72	29 02	28 53	28 46	28 39	28 33	28 27	28 22	28 19	28 16	28 13	28 09	28 06	28 04	28 02
60 74	29 04	28 55	28 48	28 41	28 35	28 29	28 24	28 21	28 18	28 15	28 11	28 08	28 06	28 04
61 76	29 06	28 57	28 50	28 43	28 37	28 31	28 26	28 23	28 20	28 17	28 13	28 10	28 08	28 06
62 78	29 08	28 59	28 52	28 45	28 39	28 33	28 28	28 25	28 22	28 19	28 15	28 12	28 10	28 08
63 80	29 10	29 01	28 94	28 87	28 81	28 75	28 70	28 67	28 64	28 61	28 57	28 54	28 52	28 50
64 82	29 12	29 03	28 96	28 89	28 83	28 77	28 72	28 69	28 66	28 63	28 59	28 56	28 54	28 52
65 84	29 14	29 05	28 98	28 91	28 85	28 79	28 74	28 71	28 68	28 65	28 61	28 58	28 56	28 54
66 86	29 16	29 07	29 00	28 93	28 87	28 81	28 76	28 73	28 70	28 67	28 63	28 60	28 58	28 56
67 88	29 18	29 09	29 02	28 95	28 89	28 83	28 78	28 75	28 72	28 69	28 65	28 62	28 60	28 58
68 90	29 20	29 11	29 04	28 97	28 91	28 85	28 80	28 77	28 74	28 71	28 67	28 64	28 62	28 60
69 92	29 22	29 13	29 06	28 99	28 93	28 87	28 82	28 79	28 76	28 73	28 69	28 66	28 64	28 62
70 94	29 24	29 15	29 08	29 01	28 95	28 89	28 84	28 81	28 78	28 75	28 71	28 68	28 66	28 64
71 96	29 26	29 17	29 10	29 03	28 97	28 91	28 86	28 83	28 80	28 77	28 73	28 70	28 68	28 66
72 98	29 28	29 19	29 12	29 05	28 99	28 93	28 88	28 85	28 8					

Installment and Annuity Policy (Participating) - Yearly Premiums for \$1,000 Life Policy payable in Yearly Installments of \$60 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Ins'd.	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
20	13 16	13 13	13 11	13 07	13 06	13 03	13 01	13 01	13 00	13 00	12 99	12 99	12 98	12 98	12 97	12 97
21	13 53	13 50	13 48	13 44	13 42	13 40	13 39	13 38	13 37	13 37	13 36	13 36	13 35	13 35	13 34	13 34
22	13 90	13 87	13 84	13 82	13 80	13 78	13 76	13 75	13 75	13 74	13 74	13 73	13 72	13 72	13 71	13 71
23	14 20	14 17	14 15	14 13	14 12	14 10	14 08	14 07	14 06	14 05	14 04	14 04	14 03	14 03	14 02	14 02
24	14 65	14 62	14 60	14 57	14 55	14 53	14 51	14 50	14 50	14 49	14 49	14 48	14 48	14 47	14 47	14 46
25	15 03	14 99	14 97	14 94	14 93	14 90	14 89	14 88	14 88	14 87	14 86	14 86	14 85	14 85	14 84	14 84
26	15 41	15 39	15 38	15 33	15 31	15 29	15 27	15 26	15 26	15 25	15 25	15 24	15 24	15 23	15 23	15 22
27	15 86	15 82	15 80	15 77	15 75	15 73	15 72	15 71	15 70	15 69	15 69	15 68	15 68	15 67	15 67	15 66
28	16 32	16 27	16 25	16 23	16 20	16 19	16 18	16 17	16 16	16 15	16 14	16 13	16 13	16 12	16 12	16 11
29	16 78	16 74	16 70	16 67	16 65	16 63	16 62	16 61	16 60	16 59	16 59	16 58	16 58	16 57	16 57	16 56
30	17 23	17 20	17 15	17 12	17 10	17 08	17 07	17 06	17 05	17 04	17 04	17 03	17 03	17 02	17 02	17 01
31	17 77	17 73	17 69	17 66	17 63	17 61	17 59	17 58	17 58	17 57	17 57	17 56	17 56	17 55	17 55	17 54
32	18 29	18 25	18 22	18 19	18 16	18 13	18 12	18 10	18 10	18 09	18 09	18 08	18 08	18 07	18 07	18 06
33	18 83	18 79	18 75	18 72	18 69	18 67	18 65	18 64	18 63	18 62	18 61	18 61	18 60	18 60	18 59	18 59
34	19 41	19 38	19 34	19 32	19 29	19 26	19 24	19 23	19 22	19 21	19 21	19 20	19 20	19 19	19 19	19 18
35	20 12	20 08	20 05	20 01	19 98	19 95	19 93	19 92	19 91	19 91	19 90	19 89	19 89	19 88	19 88	19 87
36	20 79	20 74	20 72	20 69	20 65	20 62	20 59	20 58	20 57	20 56	20 56	20 55	20 55	20 54	20 54	20 53
37	21 48	21 44	21 39	21 38	21 34	21 31	21 29	21 27	21 26	21 25	21 24	21 23	21 23	21 22	21 22	21 21
38	22 24	22 19	22 15	22 11	22 10	22 08	22 04	22 01	22 00	22 00	22 00	21 99	21 98	21 98	21 97	21 96
39	23 08	23 02	22 98	22 95	22 92	22 89	22 86	22 85	22 84	22 83	22 82	22 81	22 80	22 79	22 79	22 78
40	23 90	23 85	23 80	23 76	23 74	23 71	23 69	23 67	23 65	23 64	23 63	23 62	23 62	23 61	23 61	23 60
41	24 75	24 69	24 65	24 60	24 57	24 55	24 53	24 51	24 49	24 48	24 47	24 46	24 45	24 44	24 44	24 43
42	25 76	25 69	25 63	25 60	25 54	25 53	25 51	25 50	25 48	25 47	25 46	25 45	25 44	25 43	25 42	25 41
43	26 73	26 68	26 62	26 57	26 53	26 48	26 47	26 45	26 43	26 42	26 41	26 40	26 40	26 39	26 39	26 38
44	27 71	27 66	27 61	27 55	27 51	27 50	27 49	27 48	27 46	27 45	27 44	27 43	27 42	27 41	27 41	27 40
45	28 85	28 78	28 73	28 68	28 63	28 60	28 57	28 56	28 55	28 54	28 53	28 52	28 51	28 50	28 49	28 48
46	30 09	30 02	29 96	29 91	29 86	29 82	29 78	29 76	29 74	29 72	29 71	29 70	29 69	29 68	29 67	29 66
47	31 31	31 23	31 17	31 11	31 06	31 02	30 99	30 96	30 93	30 91	30 90	30 89	30 88	30 87	30 86	30 85
48	32 75	32 68	32 60	32 54	32 49	32 44	32 40	32 38	32 35	32 33	32 32	32 31	32 30	32 29	32 29	32 28
49	34 22	34 13	34 07	33 99	33 93	33 89	33 83	33 82	33 79	33 77	33 75	33 73	33 73	33 72	33 72	33 71
50	35 71	35 62	35 56	35 48	35 43	35 38	35 34	35 31	35 28	35 26	35 24	35 23	35 22	35 21	35 21	35 20
51	37 43	37 36	37 28	37 18	37 12	37 06	37 01	36 98	36 94	36 91	36 90	36 89	36 88	36 87	36 86	36 85
52	39 20	39 09	39 03	38 94	38 87	38 81	38 76	38 73	38 69	38 65	38 63	38 62	38 61	38 60	38 59	38 58
53	41 03	40 91	40 81	40 77	40 68	40 60	40 54	40 51	40 48	40 46	40 44	40 42	40 41	40 40	40 39	40 38
54	43 07	42 91	42 80	42 71	42 67	42 59	42 53	42 49	42 45	42 42	42 39	42 37	42 36	42 35	42 34	42 33
55	45 35	45 14	45 01	44 91	44 83	44 74	44 71	44 66	44 63	44 60	44 57	44 55	44 53	44 52	44 51	44 50
56	47 65	47 51	47 33	47 19	47 11	47 04	46 96	46 94	46 89	46 86	46 84	46 82	46 80	46 78	46 76	46 75
57	50 17	49 96	49 85	49 66	49 52	49 45	49 39	49 35	49 31	49 29	49 27	49 24	49 21	49 19	49 18	49 15
58	52 83	52 62	52 40	52 31	52 13	52 01	51 51	51 45	51 38	51 35	51 32	51 29	51 27	51 25	51 24	51 21
59	55 73	55 51	55 29	55 09	54 54	54 45	54 40	54 35	54 32	54 29	54 27	54 24	54 21	54 19	54 18	54 15
60	58 65	58 39	58 17	57 94	57 77	57 65	57 53	57 40	57 35	57 33	57 31	57 29	57 27	57 25	57 24	57 21
61	61 75	61 46	61 20	60 97	60 77	60 60	60 46	60 36	60 30	60 26	60 23	60 21	60 19	60 17	60 16	60 13
62	65 04	64 73	64 43	64 19	63 97	63 76	63 63	63 53	63 44	63 38	63 33	63 32	63 30	63 28	63 26	63 23
63	68 46	68 11	67 81	67 53	67 29	67 06	66 86	66 66	66 56	66 46	66 36	66 32	66 30	66 28	66 26	66 23
64	72 21	71 84	71 51	71 21	70 93	70 70	70 51	70 37	70 27	70 17	70 07	70 00	69 70	69 40	69 10	68 70
65	76 28	75 88	75 50	75 17	74 88	74 63	74 42	74 24	74 08	73 95	73 82	73 73	73 63	73 53	73 43	73 33
66	80 68	80 25	79 83	79 47	79 18	78 88	78 65	78 43	78 28	78 15	78 06	77 95	77 85	77 75	77 65	77 55
67	85 34	84 86	84 41	84 02	83 67	83 37	83 11	82 89	82 70	82 54	82 41	82 32	82 22	82 12	82 02	81 92
68	90 39	89 77	89 29	88 87	88 49	88 16	87 87	87 62	87 41	87 24	87 11	87 00	86 50	86 40	86 30	86 20
69	95 60	95 03	94 50	94 04	93 63	93 23	92 92	92 62	92 32	92 02	91 72	91 42	91 12	90 82	90 52	90 22
70	101 11	100 46	99 90	99 39	98 94	98 54	98 20	97 91	97 65	97 40	97 14	96 88	96 62	96 36	96 10	95 84

LIFE ANNUITY RATES—Men.

SEVENTH MONTH 1st, 1898.

Age at last birthday.	Price of \$100 Annuity.			Annuity purchased by \$1,000.			Age at last birthday.
	Yearly.	Half Yearly.	Quarterly.	Yearly Annuity.	Half Yearly Annuity.	Quarterly Annuity.	
30	\$2,083	\$2,108	\$2,120	50	248 00	223 78	20
31	2,066	2,091	2,103	50	48 80	23 91	21
32	2,048	2,073	2,085	50	48 83	24 18	22
33	2,031	2,056	2,068	50	49 84	24 38	23
34	2,012	2,037	2,049	50	49 80	24 53	24
35	1,994	2,019	2,031	50	50 15	24 76	25
36	1,976	2,001	2,013	50	50 61	24 99	26
37	1,957	1,983	1,994	50	51 70	25 43	27
38	1,938	1,964	1,975	50	51 60	25 47	28
39	1,919	1,945	1,956	50	52 12	25 72	29
40	1,900	1,925	1,937	50	52 63	25 97	30
41	1,880	1,905	1,917	50	53 19	26 25	31
42	1,860	1,885	1,897	50	53 70	26 53	32
43	1,840	1,865	1,877	50	54 25	26 82	33
44	1,820	1,845	1,857	50	54 84	27 40	34
45	1,799	1,824	1,836	50	55 59	27 41	35
46	1,778	1,803	1,815	50	56 44	27 83	36
47	1,756	1,781	1,793	50	56 85	28 07	37
48	1,735	1,760	1,772	50	57 64	28 41	38
49	1,713	1,738	1,750	50	58 28	28 77	39
50	1,690	1,715	1,727	50	59 17	29 15	40
51	1,667	1,692	1,704	50	59 80	29 55	41
52	1,644	1,669	1,681	50	60 34	29 98	42
53	1,620	1,645	1,657	50	61 13	30 39	43
54	1,596	1,621	1,633	50	61 88	30 84	44
55	1,573	1,597	1,609	50	62 62	31 31	45
56	1,547	1,572	1,584	50	63 44	31 83	46
57	1,521	1,546	1,558	50	64 15	32 34	47
58	1,495	1,520	1,532	50	64 88	32 80	48
59	1,468	1,493	1,505	50	65 72	33 40	49
60	1,441	1,466	1,478	50	66 40	34 11	50
61	1,413	1,438	1,450	50	70 17	34 77	51
62	1,384	1,409	1,422	50	72 25	35 49	52
63	1,354	1,379	1,392	50	73 86	36 26	53
64	1,323	1,348	1,360	50	75 59	37 09	54
65	1,292	1,317	1,330	50	77 40	37 66	55
66	1,260	1,285	1,298	50	79 37	38 31	56
67	1,226	1,251	1,263	50	81 57	39 37	57
68	1,191	1,216	1,228	50	83 66	41 13	58
69	1,156	1,181	1,193	50	86 50	42 34	59
70	1,120	1,145	1,157	50	89 29	43 07	60
71	1,084	1,109	1,121	50	92 25	45 09	61
72	1,049	1,074	1,086	50	95 33	46 45	62
73	1,015	1,040	1,052	50	98 54	48 48	63
74	980	1,005	1,017	50	102 64	49 73	64
75	946	971	983	50	104 71	51 49	65
76	912	937	949	50	109 65	53 38	66
77	879	904	916	50	113 77	55 31	67
78	846	871	883	50	118 20	57 40	68
79	813	838	850	50	123 20	59 47	69
80	780	805	817	50	128 21	62 11	70
71	784	809	821	50	132 63	64 28	71
72	847	872	884	50	137 66	66 40	72
73	901	926	938	50	142 65	68 37	73
74	956	981	993	50	147 98	71 33	74
75	1,012	1,037	1,049	50	153 37	73 53	75
76	1,068	1,093	1,105	50	159 08	76 00	76
77	1,124	1,149	1,161	50	165 67	78 25	77
78	1,180	1,205	1,217	50	167 79	80 53	78
79	1,236	1,261	1,273	50	173 31	83 06	79
80	1,292	1,317	1,329	50	179 53	85 91	80

NOTE.—For ages older than 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES—Women.

SEVENTH MONTH 1st, 1888.

Age at last birth- day.	Price of \$100. Annuity.			Annuity purchased by \$1,000.			Age at last birth- day.
	Yearly.	Half Yearly.	Quarterly.	Yearly Annuity.	Half Yearly Annuity.	Quarterly Annuity.	
20	\$2,245	\$2,270	\$2,282 50	\$44 54	\$22 03	\$10 95	20
21	2,230	2,255	2,267 50	44 84	22 17	11 02	21
22	2,214	2,239	2,251 50	45 17	22 33	11 10	22
23	2,199	2,224	2,236 50	45 48	22 48	11 18	23
24	2,183	2,208	2,220 50	45 81	22 64	11 26	24
25	2,166	2,191	2,203 50	46 17	22 82	11 34	25
26	2,149	2,174	2,186 50	46 53	23 00	11 43	26
27	2,132	2,157	2,169 50	46 90	23 18	11 52	27
28	2,115	2,140	2,152 50	47 28	23 36	11 61	28
29	2,097	2,122	2,134 50	47 69	23 56	11 71	29
30	2,079	2,104	2,116 50	48 10	23 76	11 82	30
31	2,062	2,086	2,097 50	48 54	23 98	11 93	31
32	2,043	2,066	2,077 50	49 02	24 21	12 03	32
33	2,024	2,046	2,058 50	49 48	24 44	12 14	33
34	2,005	2,026	2,038 50	49 98	24 68	12 26	34
35	1,986	2,005	2,017 50	50 51	24 94	12 39	35
36	1,967	1,984	1,996 50	51 05	25 20	12 52	36
37	1,947	1,964	1,974 50	51 63	25 48	13 06	37
38	1,927	1,943	1,951 50	52 25	25 79	13 21	38
39	1,907	1,916	1,928 50	52 83	26 10	13 36	39
40	1,888	1,893	1,905 50	53 53	26 41	13 52	40
41	1,843	1,863	1,880 50	54 26	26 77	13 29	41
42	1,818	1,843	1,855 50	55 01	27 13	13 47	42
43	1,792	1,817	1,829 50	55 80	27 52	13 66	43
44	1,766	1,790	1,802 50	56 66	27 95	13 87	44
45	1,738	1,763	1,774 50	57 54	28 30	14 08	45
46	1,709	1,734	1,746 50	58 54	28 83	14 31	46
47	1,681	1,706	1,718 50	59 49	29 32	14 54	47
48	1,652	1,675	1,687 50	60 61	29 85	14 81	48
49	1,624	1,644	1,656 50	61 77	30 41	15 09	49
50	1,587	1,612	1,624 50	63 01	31 02	15 38	50
51	1,556	1,581	1,593 50	64 27	31 63	15 68	51
52	1,524	1,549	1,561 50	65 62	32 28	16 01	52
53	1,491	1,516	1,528 50	67 07	32 96	16 35	53
54	1,458	1,483	1,495 50	68 59	33 49	16 66	54
55	1,423	1,448	1,460 50	70 27	34 53	17 11	55
56	1,388	1,413	1,425 50	72 05	35 39	17 53	56
57	1,352	1,377	1,389 50	73 96	36 31	18 00	57
58	1,316	1,341	1,353 50	75 99	37 29	18 46	58
59	1,279	1,304	1,316 50	78 19	38 34	18 98	59
60	1,242	1,267	1,279 50	80 52	39 46	19 53	60
61	1,203	1,228	1,240 50	83 13	40 72	20 15	61
62	1,166	1,191	1,203 50	85 76	41 98	20 76	62
63	1,129	1,154	1,166 50	88 57	43 33	21 42	63
64	1,090	1,115	1,127 50	91 74	44 84	22 16	64
65	1,050	1,075	1,087 50	95 24	46 51	22 88	65
66	1,010	1,035	1,047 50	99 01	48 31	23 87	66
67	969	993	1,007 50	103 09	50 25	24 82	67
68	930	953	967 50	107 53	52 36	25 80	68
69	891	916	928 50	112 23	54 58	26 92	69
70	853	878	890 50	117 23	56 95	28 07	70
71	823	848	861 50	121 36	58 89	29 09	71
72	796	821	833 50	125 63	60 90	29 99	72
73	768	793	805 50	130 21	63 05	31 04	73
74	741	766	778 50	134 95	65 27	32 11	74
75	715	740	750 50	140 25	67 75	33 31	75
76	691	716	728 50	144 72	69 83	34 32	76
77	676	695	707 50	149 25	71 94	35 33	77
78	648	673	685 50	154 32	74 29	36 47	78
79	626	641	663 50	159 74	76 80	37 68	79
80	604	629	641 50	165 56	79 49	38 97	80

NOTE.—For ages older than 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

Twenty-Year Endowment Policies payable in Yearly Installments of \$50 each for Twenty Years and as much longer as the Beneficiary shall survive thereafter if the Policy becomes a claim by death of the Insured within twenty years from its date, or as much longer as the Insured shall survive thereafter if the Policy becomes a claim by maturity of the Endowment. Yearly Premiums for \$1,000 payable in Installments, or \$706.69 payable in Cash when the Policy becomes a claim.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Insured.	10	11	12	13	14	15	16	17	18	19	20	21	22
20	\$47 50	\$47 43	\$47 35	\$47 26	\$47 18	\$47 09	\$47 00	\$46 90	\$46 81	\$46 71	\$46 60	\$46 49	\$46 39
21	47 23	47 15	47 07	46 99	46 90	46 82	46 72	46 63	46 53	46 43	46 32	46 21	46 10
22	46 98	46 90	46 82	46 73	46 64	46 55	46 46	46 36	46 26	46 16	46 06	45 95	45 85
23	46 69	46 61	46 52	46 44	46 35	46 26	46 16	46 07	45 97	45 87	45 75	45 64	45 53
24	46 43	46 35	46 27	46 18	46 09	46 00	45 90	45 80	45 70	45 59	45 48	45 37	45 26
25	46 15	46 07	45 98	45 89	45 80	45 71	45 61	45 51	45 41	45 30	45 19	45 08	44 96
26	45 89	45 80	45 72	45 63	45 53	45 44	45 34	45 24	45 13	45 02	44 91	44 79	44 68
27	45 63	45 54	45 46	45 36	45 27	45 17	45 07	44 97	44 86	44 75	44 64	44 52	44 40
28	45 40	45 32	45 23	45 13	45 04	44 94	44 84	44 73	44 62	44 51	44 39	44 27	44 15
29	45 22	45 14	45 04	44 94	44 85	44 75	44 65	44 54	44 43	44 31	44 19	44 07	43 95
30	45 06	44 97	44 87	44 77	44 68	44 57	44 47	44 36	44 23	44 12	44 00	43 88	43 75
31	44 92	44 83	44 74	44 64	44 53	44 43	44 32	44 20	44 09	43 97	43 84	43 72	43 59
32	44 81	44 72	44 62	44 52	44 41	44 31	44 19	44 08	43 96	43 83	43 71	43 57	43 44
33	44 73	44 63	44 53	44 43	44 32	44 21	44 09	43 97	43 85	43 72	43 59	43 45	43 32
34	44 70	44 60	44 49	44 39	44 27	44 16	44 04	43 91	43 79	43 66	43 52	43 38	43 24
35	44 72	44 61	44 50	44 39	44 28	44 17	44 03	43 90	43 77	43 64	43 50	43 36	43 20
36	44 70	44 60	44 48	44 37	44 25	44 12	44 00	43 86	43 73	43 59	43 44	43 29	43 14
37	44 78	44 67	44 55	44 43	44 30	44 18	44 04	43 91	43 76	43 62	43 46	43 31	43 15
38	44 91	44 79	44 67	44 54	44 41	44 27	44 14	43 99	43 84	43 69	43 53	43 37	43 20
39	45 09	44 97	44 84	44 71	44 57	44 43	44 31	44 14	43 98	43 82	43 66	43 49	43 31
40	45 80	45 69	45 54	45 40	45 26	45 11	44 96	44 80	44 64	44 47	43 30	44 15	43 94
41	46 00	45 88	45 72	45 56	45 40	45 24	45 07	44 90	44 73	44 55	44 37	44 19	43 98
42	47 22	47 08	46 93	46 76	46 60	46 45	46 29	46 11	45 92	45 74	45 55	45 35	45 15
43	47 92	47 77	47 61	47 45	47 28	47 11	46 93	46 74	46 57	46 38	46 19	45 99	45 78
44	48 86	48 70	48 53	48 36	48 18	48 00	47 81	47 61	47 41	47 20	46 98	46 76	46 54
45	49 75	49 58	49 41	49 22	49 03	48 84	48 64	48 43	48 21	47 99	47 72	47 53	47 29
46	50 90	50 72	50 53	50 34	50 13	49 93	49 71	49 49	49 26	49 02	48 78	48 53	48 27
47	52 21	52 02	51 81	51 61	51 39	51 17	50 94	50 70	50 46	50 21	49 95	49 69	49 41
48	53 69	53 50	53 27	53 05	52 72	52 50	52 33	52 08	51 83	51 55	51 27	50 99	50 70
49	55 38	55 14	54 91	54 68	54 43	54 17	53 91	53 63	53 34	53 07	52 78	52 47	52 16
50	57 25	57 02	56 77	56 51	56 25	55 98	55 70	55 41	55 11	54 80	54 48	54 15	53 82
51	59 30	59 03	58 76	58 50	58 21	57 91	57 61	57 30	56 97	56 65	56 32	55 98	55 60
52	61 53	61 25	60 97	60 68	60 36	60 06	59 74	59 40	59 07	58 73	58 34	57 96	57 56
53	63 99	63 60	63 33	63 09	62 75	62 42	62 06	61 71	61 34	60 96	60 57	60 16	59 76
54	66 67	66 35	66 02	65 69	65 34	64 96	64 60	64 22	63 82	63 41	63 00	62 56	62 11
55	69 66	69 32	68 97	68 61	68 23	67 84	67 44	67 03	66 61	66 17	65 72	65 26	64 78
56	72 90	72 53	72 17	71 77	71 37	70 95	70 53	70 08	69 63	69 16	68 67	68 17	67 66
57	76 43	76 04	75 64	75 23	74 80	74 34	73 89	73 42	72 93	72 42	71 91	71 37	70 82
58	80 25	79 83	79 40	78 96	78 50	78 02	77 53	77 02	76 50	75 96	75 40	74 87	74 25
59	84 39	83 95	83 49	83 01	82 52	82 01	81 48	80 94	80 38	79 80	79 21	78 60	77 97
60	88 72	88 24	87 76	87 26	86 72	86 18	85 62	85 05	84 44	83 82	83 18	82 53	81 84
61	92 75	92 14	91 73	91 18	90 62	90 04	89 43	88 81	88 17	87 51	86 83	86 14	85 42
62	97 67	97 13	96 57	96 00	95 50	94 77	94 13	93 47	92 79	92 08	91 36	90 61	89 84
63	103 00	102 41	101 82	101 20	100 56	99 90	99 21	98 51	97 78	97 03	96 25	95 45	94 63
64	108 80	108 19	107 55	106 90	106 22	105 63	104 78	104 05	103 25	102 45	101 62	100 77	99 90
65	115 08	114 43	113 75	113 05	112 33	111 58	110 81	110 00	109 18	108 34	107 44	106 54	105 60

Twenty Year Endowment Policies payable in Yearly Installments of \$55 each for Twenty Years, and as much longer as the beneficiary shall survive thereafter if the Policy becomes a claim by death of the Insured within twenty years from its date, or as much longer as the Insured shall survive thereafter if the Policy becomes a claim by maturity of the Endowment.
Yearly Premiums for \$1,000 payable in installments, or \$506.69 payable in Cash when the Policy becomes a claim.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age of Insured.	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
20	46 27	46 16	46 02	45 92	45 80	45 67	45 54	45 41	45 28	45 15	45 02	44 88	44 75	44 62	44 49	44 36
21	45 99	45 87	45 75	45 63	45 51	45 38	45 25	45 12	44 99	44 86	44 72	44 59	44 45	44 32	44 19	44 05
22	45 72	45 60	45 48	45 36	45 23	45 10	44 97	44 84	44 71	44 57	44 43	44 30	44 16	44 03	43 89	43 76
23	45 41	45 29	45 17	45 05	44 92	44 79	44 66	44 52	44 39	44 25	44 11	43 98	43 84	43 70	43 57	43 43
24	45 14	45 02	44 89	44 77	44 64	44 51	44 37	44 24	44 10	43 96	43 82	43 68	43 54	43 41	43 27	43 13
25	44 84	44 72	44 59	44 46	44 33	44 20	44 06	43 93	43 79	43 65	43 51	43 36	43 22	43 08	42 93	42 80
26	44 56	44 43	44 30	44 17	44 04	43 90	43 77	43 63	43 49	43 34	43 20	43 06	42 91	42 77	42 63	42 49
27	44 28	44 15	44 02	43 89	43 75	43 61	43 47	43 33	43 19	43 04	42 90	42 75	42 61	42 46	42 32	42 18
28	44 02	43 89	43 76	43 63	43 49	43 35	43 21	43 06	42 92	42 77	42 62	42 47	42 32	42 18	42 03	41 89
29	43 82	43 69	43 56	43 43	43 27	43 13	42 98	42 84	42 69	42 54	42 39	42 23	42 09	41 94	41 79	41 64
30	43 62	43 48	43 35	43 21	43 06	42 92	42 77	42 62	42 47	42 31	42 16	42 00	41 85	41 70	41 55	41 40
31	43 45	43 31	43 17	43 03	42 88	42 73	42 58	42 42	42 27	42 11	41 96	41 80	41 64	41 48	41 33	41 18
32	43 30	43 16	43 01	42 87	42 72	42 56	42 41	42 25	42 09	41 93	41 77	41 61	41 45	41 29	41 13	40 97
33	43 17	43 03	42 88	42 73	42 57	42 41	42 25	42 09	41 94	41 77	41 60	41 43	41 27	41 10	40 94	40 78
34	43 09	42 94	42 79	42 63	42 46	42 31	42 14	41 98	41 81	41 63	41 47	41 30	41 13	40 96	40 79	40 62
35	43 05	42 90	42 74	42 58	42 41	42 24	42 07	41 90	41 73	41 55	41 37	41 20	41 02	40 85	40 68	40 51
36	42 98	42 82	42 65	42 49	42 32	42 14	41 96	41 79	41 61	41 42	41 24	41 06	40 88	40 70	40 52	40 34
37	42 92	42 82	42 65	42 42	42 29	42 11	41 93	41 75	41 56	41 37	41 17	40 99	40 80	40 62	40 43	40 25
38	43 03	42 86	42 68	42 50	42 31	42 13	41 93	41 74	41 55	41 35	41 15	40 96	40 76	40 57	40 37	40 18
39	43 13	42 95	42 77	42 67	42 38	42 18	41 98	41 78	41 58	41 38	41 17	40 97	40 76	40 56	40 36	40 16
40	43 75	43 56	43 36	43 16	42 96	42 75	42 55	42 34	42 13	41 91	41 69	41 48	41 26	41 05	40 84	40 65
41	44 43	44 23	44 03	43 82	43 60	43 39	43 17	42 95	42 72	42 50	42 27	42 05	41 82	41 60	41 38	41 17
42	44 86	44 72	44 51	44 29	44 07	43 84	43 61	43 37	43 14	42 90	42 67	42 43	42 19	41 96	41 73	41 50
43	45 51	45 29	44 98	44 83	44 59	44 35	44 10	43 85	43 61	43 36	43 11	42 85	42 61	42 36	42 12	41 88
44	46 30	46 07	45 83	45 57	45 24	45 07	44 81	44 55	44 29	44 03	43 76	43 49	43 23	42 97	42 71	42 46
45	47 04	46 79	46 53	46 27	46 00	45 73	45 46	45 18	44 90	44 62	44 34	44 06	43 78	43 50	43 23	42 96
46	48 01	47 74	47 47	47 19	46 91	46 62	46 33	46 03	45 73	45 44	45 14	44 84	44 54	44 24	43 96	43 67
47	49 13	48 84	48 55	48 25	47 95	47 64	47 33	47 01	46 69	46 38	46 06	45 74	45 43	45 11	44 80	44 50
48	50 40	50 09	49 78	49 46	49 14	48 81	48 48	48 14	47 80	47 45	47 12	46 78	46 44	46 11	45 78	45 46
49	51 84	51 51	51 18	50 84	50 49	50 14	49 79	49 43	49 06	48 69	48 25	47 97	47 61	47 25	46 90	46 55
50	53 46	53 14	52 77	52 40	52 03	51 65	51 27	50 89	50 50	50 12	49 72	49 33	48 94	48 56	48 24	47 81
51	55 23	54 86	54 47	54 08	53 68	53 28	52 87	52 45	52 04	51 62	51 20	50 79	50 37	49 96	49 55	49 15
52	57 18	56 78	56 36	55 95	55 52	55 09	54 65	54 18	53 76	53 30	52 88	52 41	51 96	51 52	51 08	50 64
53	59 33	58 89	58 45	57 91	57 54	57 06	56 56	56 03	55 54	55 16	54 68	54 25	53 73	53 24	52 67	52 31
54	61 66	61 20	60 72	60 24	59 74	59 24	58 83	58 38	57 91	57 45	56 96	56 55	56 05	55 54	55 04	54 52
55	64 29	63 79	63 28	62 76	62 23	61 70	61 14	60 59	60 04	59 48	58 92	58 36	57 81	57 25	56 67	56 17
56	67 14	66 61	66 06	65 50	64 93	64 35	63 76	63 17	62 58	61 98	61 37	60 77	60 18	59 58	58 99	58 42
57	70 29	69 69	69 09	68 50	67 89	67 26	66 66	66 05	65 36	64 72	64 07	63 43	62 78	62 14	61 51	60 89
58	73 64	73 03	72 40	71 75	71 00	69 43	68 89	68 38	67 87	67 29	66 66	66 05	65 44	64 82	64 23	63 57
59	77 32	76 66	75 99	75 30	74 60	73 88	73 16	72 43	71 68	70 94	70 19	69 44	68 70	67 96	67 22	66 50
60	81 17	80 46	79 74	79 00	78 25	77 48	76 70	75 92	75 12	74 32	73 52	72 72	71 91	71 12	70 33	69 54
61	84 68	83 92	83 11	82 36	81 55	80 73	79 90	79 05	78 20	77 34	76 48	75 62	74 75	73 89	73 02	72 20
62	89 09	88 24	87 41	86 57	85 71	84 83	83 93	83 02	82 12	81 20	80 27	79 34	78 41	77 49	76 57	75 63
63	93 79	92 92	92 04	91 12	90 21	89 27	88 32	87 35	86 37	85 37	84 39	83 39	82 39	81 40	80 40	79 44
64	99 09	98 08	97 13	96 16	95 18	94 17	93 15	92 12	91 07	90 01	88 94	87 87	86 80	85 74	84 67	83 62
65	104 64	103 66	102 65	101 62	100 57	99 49	98 40	97 29	96 17	95 04	93 90	92 75	91 60	90 45	89 31	88 18

Twenty Year Endowment Policies payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter if the Policy becomes a claim by death of the Insured within twenty years from its date, or as much longer as the Insured shall survive thereafter if the Policy becomes a claim by maturity of the Endowment. Yearly Premiums for \$1,000 payable in installments, or \$708.39 payable in cash when the Policy becomes a claim.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUE OF POLICY.

Age	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53															
20	44	23	44	10	43	98	43	86	43	74	43	63	43	52	43	42	43	22	43	14	43	06	42	96	42	91	42	86		
21	43	92	48	80	43	67	43	55	43	43	32	43	21	43	10	43	00	42	91	42	82	42	74	42	66	42	59	42	53	
22	43	63	48	50	43	37	43	25	43	13	43	02	42	91	42	80	42	70	42	61	42	52	42	44	42	36	42	29	42	23
23	43	30	48	17	43	04	42	92	42	80	42	68	42	57	42	46	42	36	42	26	42	17	42	09	42	01	41	94	41	88
24	43	00	42	07	42	74	42	61	42	49	42	37	42	26	42	15	42	05	41	96	41	86	41	78	41	70	41	63	41	56
25	42	67	42	68	42	40	42	29	42	18	42	08	41	92	41	81	41	71	41	61	41	53	41	43	41	35	41	28	41	21
26	42	35	42	22	42	08	41	96	41	88	41	71	41	59	41	48	41	38	41	28	41	19	41	10	41	02	40	96	40	88
27	42	14	41	90	41	76	41	63	41	51	41	38	41	27	41	16	41	06	40	96	40	86	40	77	40	69	40	61	40	54
28	41	74	41	60	41	47	41	33	41	21	41	08	40	96	40	85	40	74	40	64	40	54	40	46	40	37	40	30	40	23
29	41	49	41	35	41	21	41	08	40	95	40	82	40	70	40	58	40	47	40	37	40	27	40	18	40	10	40	03	40	96
30	41	25	41	10	40	96	40	82	40	69	40	56	40	48	40	32	40	21	40	10	40	01	39	91	39	83	39	75	39	68
31	41	02	40	87	40	73	40	59	40	45	40	32	40	20	40	08	39	98	39	88	39	78	39	69	39	60	39	52	39	45
32	40	81	40	66	40	52	40	37	40	23	40	10	39	97	39	85	39	73	39	62	39	52	39	43	39	34	39	26	39	18
33	40	62	40	46	40	31	40	17	40	03	39	89	39	76	39	63	39	51	39	40	39	30	39	20	39	11	39	03	39	96
34	40	40	40	29	40	14	40	00	39	86	39	71	39	57	39	45	39	33	39	22	39	13	39	03	39	93	39	83	39	75
35	40	34	40	17	40	01	39	86	39	71	39	56	39	42	39	29	39	17	39	06	39	94	39	84	39	74	39	66	39	58
36	40	17	40	00	39	84	39	67	39	52	39	37	39	23	39	09	39	96	39	86	39	76	39	66	39	56	39	48	39	40
37	40	07	39	89	39	72	39	56	39	40	39	24	39	09	39	96	39	82	39	70	39	58	39	48	39	38	39	29	39	20
38	40	00	39	82	39	64	39	47	39	30	39	14	39	99	39	84	39	71	39	58	39	46	39	36	39	26	39	17	39	07
39	39	97	39	76	39	59	39	41	39	24	39	07	39	92	39	77	39	62	39	50	39	38	39	28	39	18	39	09	39	96
40	40	49	40	24	40	04	39	86	39	69	39	50	39	32	39	18	39	04	39	90	39	77	39	65	39	54	39	44	39	36
41	40	95	40	75	40	54	40	35	40	16	39	98	39	81	39	65	39	49	39	35	39	21	39	09	39	98	39	87	39	78
42	41	28	41	08	40	85	40	64	40	45	40	26	40	08	39	91	39	75	39	59	39	45	39	32	39	21	39	10	39	00
43	41	65	41	42	41	19	40	98	40	76	40	57	40	38	40	20	40	03	39	88	39	73	39	59	39	47	39	36	39	26
44	42	21	41	97	41	73	41	51	41	29	41	08	40	89	40	69	40	51	40	35	40	19	40	05	39	92	39	80	39	69
45	42	70	42	54	42	19	41	96	41	72	41	50	41	29	41	09	40	90	40	72	40	56	40	41	40	27	40	14	40	03
46	43	39	43	12	42	86	42	60	42	35	42	12	41	90	41	68	41	48	41	30	41	13	40	97	40	82	40	69	40	57
47	44	20	43	91	43	63	43	38	43	10	42	85	42	61	42	38	42	17	41	97	41	79	41	62	41	47	41	32	41	20
48	45	14	44	83	44	53	44	24	43	96	43	69	43	44	43	20	42	97	42	78	42	61	42	43	42	28	42	17	42	05
49	46	21	45	88	45	56	45	25	44	95	44	68	44	39	44	14	43	89	43	67	43	46	43	27	43	09	43	93	43	78
50	47	44	47	09	46	73	46	41	46	09	45	88	45	49	45	24	44	96	44	72	44	50	44	29	44	10	43	93	43	77
51	48	76	48	38	48	01	47	46	47	31	46	88	46	67	46	48	46	25	45	98	45	75	45	54	45	37	44	98	44	82
52	50	23	49	81	49	42	49	04	48	67	48	82	47	68	47	68	47	36	47	98	47	76	47	55	47	38	47	27	47	15
53	51	85	51	47	50	98	50	57	50	17	49	79	49	43	49	09	48	78	48	46	48	18	47	93	47	65	47	48	47	28
54	53	63	53	15	52	69	52	24	51	81	51	40	51	01	50	64	50	30	49	97	49	67	49	46	49	34	49	23	49	09
55	55	65	55	14	54	64	54	16	53	69	53	25	52	33	52	43	52	06	51	70	51	38	51	07	50	80	50	54	50	32
56	57	86	57	30	56	76	56	24	55	74	55	26	54	30	54	57	53	96	53	65	53	28	53	02	52	80	52	53	52	35
57	60	27	59	63	59	10	58	53	57	99	57	47	56	98	56	51	56	07	55	65	55	27	54	92	54	64	54	30	54	03
58	62	91	62	28	61	64	61	08	60	44	60	39	59	58	58	34	58	36	57	92	57	60	57	11	56	78	56	48	56	14
59	65	79	65	09	64	42	63	76	63	19	63	22	61	94	61	89	60	87	60	35	60	99	59	51	59	12	58	77	58	45
60	68	78	68	03	67	30	66	59	66	05	66	24	64	61	64	02	63	45	63	92	63	48	61	97	61	56	61	17	60	88
61	71	87	70	57	69	77	69	03	68	27	67	65	66	87	66	62	65	08	64	58	64	00	63	84	63	48	63	12	62	74
62	74	78	73	00	73	05	72	22	71	41	70	64	69	90	69	29	68	53	67	91	67	32	66	78	66	23	66	82	65	34
63	78	49	77	53	76	61	75	71	74	86	74	01	73	21	72	44	71	72	71	49	70	69	63	63	26	63	76	63	30	
64	82	59	81	57	80	67	79	60	78	66	77	56	76	89	76	05	75	27	74	59	73	89	73	18	72	66	72	66	71	88
65	87	06	86	96	84	89	83	84	32	82	81	84	80	90	80	00	79	14	78	35	77	57	76	87	76	21	75	61	75	06

Twenty-Year Endowment Policies payable in Yearly Installments of \$50 each for Twenty Years, and as much longer as the Beneficiary shall survive thereafter if the Policy becomes a claim by death of the Insured within twenty years from its date, or as much longer as the Insured shall survive thereafter if the Policy becomes a claim by maturity of the Endowment.

Yearly Premiums for \$1,000 payable in Installments, or \$706.69 payable in cash when the Policy becomes a claim.

AGE OF THE BENEFICIARY AT THE DATE OF ISSUANCE OF POLICY.

Age.	54	55	56	57	58	59	60	61	62	63	64	65
20	\$42 79	\$42 73	\$42 69	\$42 65	\$42 61	\$42 58	\$42 55	\$42 52	\$42 50	\$42 49	\$42 47	\$42 46
21	42 47	42 42	42 37	42 33	42 29	42 25	42 23	42 20	42 18	42 17	42 15	42 14
22	42 16	42 11	42 06	42 02	41 98	41 95	41 92	41 89	41 87	41 86	41 84	41 83
23	41 82	41 76	41 71	41 67	41 63	41 60	41 57	41 55	41 52	41 51	41 49	41 48
24	41 50	41 44	41 40	41 36	41 31	41 28	41 25	41 23	41 21	41 19	41 17	41 16
25	41 15	41 10	41 05	41 00	40 96	40 93	40 90	40 88	40 86	40 84	40 82	40 81
26	40 82	40 76	40 72	40 67	40 63	40 59	40 56	40 54	40 52	40 50	40 48	40 47
27	40 48	40 42	40 37	40 33	40 29	40 25	40 22	40 20	40 18	40 16	40 15	40 13
28	40 16	40 11	40 06	40 01	39 97	39 94	39 90	39 88	39 86	39 84	39 83	39 81
29	39 80	39 88	39 78	39 73	39 69	39 66	39 63	39 60	39 57	39 56	39 54	39 53
30	39 61	39 55	39 50	39 46	39 41	39 38	39 35	39 32	39 30	39 28	39 27	39 26
31	39 36	39 30	39 25	39 20	39 16	39 12	39 09	39 06	39 04	39 02	39 01	39 00
32	39 12	39 06	39 00	38 95	38 91	38 87	38 84	38 81	38 79	38 77	38 76	38 75
33	38 88	38 82	38 76	38 72	38 67	38 64	38 60	38 58	38 55	38 53	38 52	38 51
34	38 68	38 62	38 56	38 51	38 47	38 43	38 40	38 37	38 34	38 33	38 31	38 30
35	38 54	38 44	38 39	38 33	38 29	38 25	38 22	38 19	38 16	38 15	38 13	38 12
36	38 20	38 23	38 18	38 11	38 06	38 02	37 99	37 96	37 94	37 92	37 90	37 89
37	38 13	38 06	38 00	37 93	37 90	37 86	37 82	37 79	37 77	37 75	37 73	37 72
38	37 99	37 92	37 86	37 80	37 75	37 71	37 67	37 65	37 62	37 60	37 58	37 57
39	37 68	37 61	37 55	37 49	37 44	37 40	37 36	37 33	37 30	37 28	37 26	37 25
40	37 27	37 19	37 13	37 07	37 02	37 97	37 93	37 90	37 87	37 85	37 83	37 82
41	37 08	37 01	36 54	36 48	36 43	36 39	36 35	36 31	36 29	36 26	36 25	36 23
42	36 91	36 83	36 76	36 69	36 64	36 59	36 55	36 52	36 49	36 47	36 45	36 43
43	36 16	36 07	36 00	35 94	35 88	35 83	35 79	35 75	35 72	35 70	35 68	35 66
44	35 50	35 40	35 33	35 26	35 20	35 15	35 10	35 06	35 03	35 01	35 00	34 99
45	35 38	35 24	35 16	35 08	35 02	34 97	34 93	34 89	34 86	34 84	34 82	34 81
46	35 26	35 11	35 03	34 95	34 89	34 84	34 79	34 75	34 72	34 70	34 68	34 66
47	35 13	34 98	34 89	34 81	34 75	34 70	34 65	34 61	34 58	34 56	34 54	34 53
48	35 01	34 85	34 76	34 68	34 62	34 57	34 52	34 48	34 45	34 43	34 41	34 40
49	34 50	34 34	34 25	34 17	34 11	34 06	34 01	33 97	33 94	33 92	33 90	33 89
50	34 38	34 22	34 13	34 05	33 99	33 94	33 89	33 85	33 82	33 80	33 78	33 77
51	34 26	34 10	34 01	33 93	33 87	33 82	33 77	33 73	33 70	33 68	33 66	33 65
52	34 14	33 98	33 89	33 81	33 75	33 70	33 65	33 61	33 58	33 56	33 54	33 53
53	34 02	33 86	33 77	33 69	33 63	33 58	33 53	33 49	33 46	33 44	33 42	33 41
54	33 50	33 34	33 25	33 17	33 11	33 06	33 01	32 97	32 94	32 92	32 90	32 89
55	33 38	33 22	33 13	33 05	32 99	32 94	32 89	32 85	32 82	32 80	32 78	32 77
56	33 26	33 10	33 01	32 93	32 87	32 82	32 77	32 73	32 70	32 68	32 66	32 65
57	33 14	32 98	32 89	32 81	32 75	32 70	32 65	32 61	32 58	32 56	32 54	32 53
58	33 02	32 86	32 77	32 69	32 63	32 58	32 53	32 49	32 46	32 44	32 42	32 41
59	32 50	32 34	32 25	32 17	32 11	32 06	32 01	31 97	31 94	31 92	31 90	31 89
60	32 38	32 22	32 13	32 05	31 99	31 94	31 89	31 85	31 82	31 80	31 78	31 77
61	32 26	32 10	32 01	31 93	31 87	31 82	31 77	31 73	31 70	31 68	31 66	31 65
62	32 14	31 98	31 89	31 81	31 75	31 70	31 65	31 61	31 58	31 56	31 54	31 53
63	32 02	31 86	31 77	31 69	31 63	31 58	31 53	31 49	31 46	31 44	31 42	31 41
64	31 50	31 34	31 25	31 17	31 11	31 06	31 01	30 97	30 94	30 92	30 90	30 89
65	31 38	31 22	31 13	31 05	30 99	30 94	30 89	30 85	30 82	30 80	30 78	30 77

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY, OF N. Y.

Annual premiums for each \$1,000 (participating.)

HOLE LIFE Form 505 A.		LIMITED PREMIUMS LIFE. Form 507 A.						ENDOWMENTS. Form 508 A.					
Continued Payments.		10-Payment Life.		15-Payment Life.		20-Payment Life.		10-Year En- dowment		15-Year Endowment.		20-Year Endowment	
First Year.	Succeed- ing Years.	First Year.	Succeed- ing 9 Years.	First Year.	Succeed- ing 14 Years.	First Year.	Succeed- ing 19 Years.	First Year.	Succeed- ing 9 Years.	First Year.	Succeed- ing 14 Years.	First Year.	Succeed- ing 19 Years.
6 10	17 65	335 83	338 67	27 53	29 33	23 26	24 78	396 05	103 57	62 44	65 96	44 90	47 21
6 60	18 05	36 45	39 42	28 08	29 89	23 80	25 27	96 10	103 65	62 48	66 05	44 95	47 35
6 88	18 47	37 13	40 18	28 53	30 48	24 04	25 77	96 13	103 74	62 54	66 15	44 95	47 45
7 39	18 91	37 81	41 01	29 11	31 08	24 79	26 30	96 24	103 83	62 65	66 25	44 95	47 57
7 89	19 36	38 63	41 83	29 69	31 75	25 19	26 86	96 34	103 92	62 71	66 35	44 95	47 68
8 39	19 89	39 40	42 68	30 39	32 39	25 66	27 42	96 44	104 01	62 79	66 45	44 95	47 81
8 89	20 41	40 19	43 57	30 98	33 07	26 23	28 00	96 50	104 11	62 99	66 58	44 95	47 96
9 39	20 93	41 03	44 51	31 69	33 78	26 80	28 61	96 59	104 22	63 08	66 72	44 95	47 10
9 89	21 50	41 91	45 46	32 30	34 50	27 36	29 36	96 75	104 33	63 18	66 85	44 95	47 26
10 39	22 09	42 75	46 43	32 91	35 26	27 94	30 02	96 91	104 45	63 29	66 97	44 95	47 43
1 09	22 72	43 66	47 44	33 76	36 14	28 66	30 70	96 96	104 58	63 37	67 15	44 95	47 61
1 80	23 37	44 60	48 49	34 51	36 94	29 25	31 41	97 01	104 76	63 67	67 33	44 95	47 82
2 19	24 07	45 69	49 58	35 25	37 79	29 93	32 16	97 21	104 93	63 76	67 52	44 95	47 90
3 18	24 80	46 66	50 69	36 14	38 66	30 74	32 93	97 29	105 13	63 79	67 53	44 95	47 96
3 85	25 58	47 76	51 85	36 99	39 57	31 48	33 74	97 59	105 32	64 11	67 94	44 95	47 87
4 53	26 51	48 81	53 04	37 79	40 52	32 08	34 57	97 68	105 52	64 29	68 17	44 95	47 86
5 56	27 37	49 88	54 28	38 78	41 50	32 96	35 46	97 70	105 72	64 41	68 47	44 95	47 17
6 29	28 30	51 16	55 57	39 65	42 53	33 84	36 38	98 01	105 93	64 68	68 47	44 95	47 81
7 24	29 28	52 34	56 90	40 68	43 60	34 74	37 35	98 15	106 16	64 93	68 98	44 95	47 88
8 40	30 32	53 59	58 29	41 66	44 72	35 60	38 37	98 36	106 41	65 25	69 48	44 95	47 90
9 35	31 55	55 00	59 75	42 65	45 89	36 69	39 45	98 66	106 69	65 69	69 48	44 95	47 75
10 30	32 71	56 28	61 26	43 88	47 13	37 61	40 59	98 91	107 05	66 55	69 70	44 95	47 29
11 60	33 97	57 76	62 84	45 13	48 38	38 41	41 79	99 15	107 43	66 29	69 68	44 95	47 63
12 34	35 30	59 24	64 56	46 33	49 80	39 48	42 08	99 46	107 89	66 81	69 71	44 95	47 83
13 34	36 71	60 90	66 33	47 69	51 24	40 44	43 41	100 03	108 36	67 40	69 71	44 95	47 26
15 58	38 22	62 55	68 18	49 14	52 74	42 53	45 88	100 45	108 93	67 95	69 72	44 95	47 66
17 25	39 82	64 26	70 14	50 54	54 43	43 86	47 31	100 89	109 58	68 73	69 73	44 95	47 97
18 75	41 53	66 18	72 19	52 15	56 45	45 34	48 87	101 58	110 27	69 31	69 74	44 95	47 87
19 43	43 36	67 93	74 23	53 68	57 84	46 50	50 23	102 21	111 02	69 74	69 74	44 95	47 68
20 20	45 31	69 96	76 46	55 39	59 71	48 53	52 50	102 98	111 88	69 71	69 75	44 95	47 25
14 14	47 57	71 94	78 71	57 19	61 50	50 11	54 26	103 65	112 70	69 75	69 75	44 95	47 65
16 00	49 78	74 06	81 04	58 63	63 76	51 86	56 19	104 55	113 73	69 78	69 78	44 95	47 98
18 35	52 14	76 20	83 69	60 65	65 97	53 89	58 23	105 43	114 94	69 74	69 79	44 95	47 60
20 45	54 68	78 50	86 25	62 94	68 55	55 81	60 63	106 40	116 19	69 75	69 81	44 95	47 39
22 95	57 37	80 81	89 00	65 08	70 76	57 96	62 93	107 54	117 52	69 76	69 82	44 95	47 33
25 38	60 24	83 41	92 08	67 89	73 44	60 68	65 63	108 76	118 93	69 78	69 84	44 95	47 63
28 10	63 32	85 89	95 25	69 76	76 62	63 70	68 25	110 14	120 72	69 79	69 86	44 95	47 71
31 08	66 60	88 56	98 46	72 79	79 27	66 20	71 32	111 39	122 63	69 81	69 88	44 95	47 37
33 94	70 12	91 40	101 83	74 90	82 48	67 94	74 44	112 96	124 63	69 83	69 90	44 95	47 33
37 35	73 88	94 39	105 35	77 73	86 70	70 94	77 90	114 73	126 90	69 85	69 93	44 95	47 65
40 70	77 90	97 58	109 04	80 89	89 46	74 03	81 60	116 68	129 31	69 87	69 95	44 95	47 33
44 43	82 20	100 78	112 91	84 11	93 11	78 13	86 10	118 73	131 80	69 88	69 96	44 95	47 33
48 38	86 81	104 90	116 98	88 11	97 11	82 13	90 11	121 03	134 48	69 89	69 97	44 95	47 33
52 56	91 75	107 98	121 25	92 11	101 11	86 13	94 11	123 56	137 41	69 90	69 98	44 95	47 33
57 05	97 05	111 89	126 75	96 11	106 11	90 13	99 11	126 25	140 68	69 91	69 99	44 95	47 33
61 81	102 78	115 89	130 49	100 11	111 11	94 13	104 11	129 21	144 04	69 92	69 99	44 95	47 33

Semi-annual Premiums 52 per cent of above Annual Premiums.
Quarterly " 26½ per cent " " " "

ANNUAL PREMIUMS FOR EACH \$1,000 (PARTICIPATING).

In the event of death during the premium paying term the stipulated Cash Surrender Value of these policies will be paid in ADDITION to the Principal Sum Assured, representing a return of from 30 to 75 per cent of the total premiums paid, which is guaranteed—not estimated.

Age.	Whole Life (509 A)						Endowment Assurance Bonds (510 A)											
	10		15		20		10		15		20		25					
	Payments.		Payments.		Payments.		Years.		Years.		Years.		Years.					
	First Year.	Succeeding 9 Years.	First Year.	Succeeding 14 Years.	First Year.	Succeeding 19 Years.	First Year.	Succeeding 9 Years.	First Year.	Succeeding 14 Years.	First Year.	Succeeding 19 Years.	First Year.	Succeeding 24 Years.	First Year.	Succeeding 29 Years.	First Year.	Succeeding 34 Years.
20	40 12	43 38	30 83	33 14	26 06	28 47	107 68	113 66	68 93	72 02	50 29	52 61	38 64	41 97	20	21	22	23
21	40 82	44 08	31 44	33 43	26 04	28 91	107 63	113 73	68 97	72 10	50 34	52 92	38 78	42 06	24	25	26	27
22	41 58	44 75	31 95	34 18	26 02	29 38	107 68	113 81	70 04	72 22	50 55	53 05	38 04	42 24	28	29	30	31
23	42 36	45 50	32 61	34 74	26 09	29 80	107 79	113 91	70 17	72 35	50 65	53 18	39 14	42 50	32	33	34	35
24	43 26	46 24	33 25	35 30	26 14	30 36	107 90	114 00	70 24	72 43	50 78	53 23	39 42	43 50	36	37	38	39
25	44 13	47 04	34 03	35 91	26 74	30 92	108 01	114 10	70 32	72 56	50 92	53 48	39 51	42 76	40	41	42	43
26	45 01	47 85	34 69	36 53	29 37	31 46	108 08	114 20	70 55	72 70	51 09	53 65	39 59	42 90	44	45	46	47
27	45 95	48 70	35 49	37 19	30 02	32 04	108 18	114 33	70 64	72 86	51 21	53 84	39 72	43 24	48	49	50	51
28	46 94	49 60	36 19	37 89	30 65	32 67	108 36	114 46	70 77	73 01	51 32	54 07	40 03	43 53	52	53	54	55
29	47 88	50 53	36 96	38 59	31 29	33 30	108 54	114 60	70 88	73 19	51 60	54 29	40 12	43 84	56	57	58	59
30	48 90	51 51	37 81	39 34	32 10	33 98	108 60	114 77	71 15	73 39	51 73	54 54	40 45	44 21	60	61	62	63
31	49 95	52 51	38 65	40 14	32 76	34 70	108 65	114 93	71 30	73 61	51 84	54 83	40 75	44 60	64	65	66	67
32	51 17	53 67	39 48	40 96	33 59	35 45	108 68	115 11	71 40	73 86	52 00	55 16	41 05	45 06	68	69	70	71
33	52 28	54 67	40 47	41 94	34 43	36 25	108 96	115 32	71 44	74 21	52 44	55 52	41 38	45 46	72	73	74	75
34	53 49	55 82	41 31	42 75	35 25	37 12	109 39	115 54	71 81	74 41	52 68	56 92	41 68	46 13	76	77	78	79
35	54 87	57 05	42 32	43 72	35 92	38 03	109 40	115 80	72 00	74 74	52 89	56 38	42 00	46 75	80	81	82	83
36	55 98	58 30	43 43	44 74	36 92	39 01	109 42	116 07	72 14	75 11	53 19	56 88	42 32	47 45	84	85	86	87
37	57 30	59 64	44 41	45 82	37 90	40 06	109 77	116 38	72 41	75 53	53 47	57 46	42 80	48 23	88	89	90	91
38	58 62	61 02	45 56	46 97	38 91	41 15	109 93	116 72	72 73	76 00	53 91	58 09	43 46	49 09	92	93	94	95
39	60 02	62 48	46 66	48 19	39 87	42 34	110 17	117 10	73 08	76 54	54 35	58 79	43 93	50 04	96	97	98	99
40	61 00	64 01	47 77	49 47	41 02	43 60	110 50	117 53	73 44	77 18	54 95	58 58	44 38	51 08				
41	62 63	65 61	49 14	50 85	42 13	44 96	110 78	118 02	73 85	77 90	55 19	60 48	45 19	52 16				
42	64 69	67 32	50 54	52 81	43 29	46 41	111 05	118 57	74 34	78 56	55 96	61 43	46 85	53 34				
43	66 35	69 12	51 89	53 88	44 63	47 97	111 40	119 30	74 83	79 40	56 64	62 51	46 72	54 43				
44	68 21	71 02	53 30	55 54	45 96	49 65	112 03	119 92	75 49	80 34	57 37	63 71	47 54	56 04				
45	70 06	73 03	55 03	57 32	47 63	51 45	112 50	120 73	76 10	81 39	58 17	65 03	48 72	57 59				
46	71 97	75 14	56 67	59 21	49 13	53 39	112 99	121 61	76 75	82 56	59 14	66 51	49 85	59 27				
47	74 12	77 40	58 45	61 26	50 78	55 49	113 76	122 63	77 63	83 87	60 23	68 12	51 02	61 08				
48	76 08	79 70	60 12	63 44	52 47	57 72	114 48	123 78	78 41	85 32	61 24	69 90	52 38	63 04				
49	78 36	82 30	62 02	65 78	54 35	60 13	115 28	125 08	79 58	86 94	62 43	71 86	53 75	65 25				
50	80 57	85 06	64 05	68 28	56 13	62 71	116 09	126 48	80 58	88 72	63 81	74 60	55 37	67 30				
51	82 95	87 93	66 02	70 26	58 09	65 48	117 10	128 15	81 69	90 08	65 24	76 35	57 15	69 47				
52	85 84	90 83	68 35	73 12	60 28	68 44	118 08	129 79	83 92	92 13	66 84	78 68	58 44	72 30				
53	87 92	94 04	70 49	76 91	62 51	71 62	119 17	131 72	84 31	95 22	68 47	81 65	61 07	74 97				
54	90 51	97 39	72 89	80 20	64 92	74 99	120 44	133 83	85 88	97 63	70 88	84 63	63 13	77 60				
55	93 42	101 06	75 47	83 73	67 38	78 60	121 81	135 23	87 58	100 70	72 21	87 84	65 58	80 79				
56	96 19	104 89	78 09	87 52	70 22	82 43	123 36	138 81	89 33	103 82	74 44	91 29	67 83	83 93				
57	99 19	108 98	80 93	91 57	73 02	86 51	124 75	141 67	91 24	107 23	76 85	95 60	69 87	87 27				
58	102 37	113 34	83 89	95 78	76 09	90 89	126 62	144 82	93 49	110 82	79 62	98 96	71 88	90 78				
59	105 71	118 02	87 05	100 52	79 45	95 46	128 49	148 30	96 82	114 96	82 28	103 21	73 88	94 45				
60	109 23	122 99	90 50	105 46	82 81	100 36	130 62	152 15	98 44	119 30	86 14	107 06	75 88	96 28				
61	112 87	128 30	.....	.....	.....	.....	132 97	156 29	.....	.....	.....	.....	77 88	98 06				
62	116 82	133 98	.....	.....	.....	.....	135 55	160 63	.....	.....	.....	.....	79 88	100 06				
63	120 93	140 06	.....	.....	.....	.....	139 39	165 82	.....	.....	.....	.....	81 88	102 06				
64	125 31	146 52	.....	.....	.....	.....	141 43	171 22	.....	.....	.....	.....	83 88	104 06				
65	129 79	153 41	144 72	177 05	85 88	106 06				

Semi-Annual Premiums 52 per cent of above Annual Premiums.

Quarterly

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"

"

PREMIUMS FOR EACH \$1,000 ASSURANCE.

Rates of Premium
Under Combined
Term and Renewal
Option Policy.

RATES OF PREMIUM FOR RENEWAL.

States or Premium Under Combined Term and Renewal Option Policy.		LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.			
Actual Age.	Annual Premium.	Actual Age.	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
20	\$14 86	25	\$17 48	\$38 49	\$28 50	\$25 87	\$96 86	62 13	\$44 84
21	14 50	26	17 92	39 11	30 06	25 86	97 07	62 29	44 99
22	14 65	27	18 39	39 86	30 63	26 86	97 29	62 46	45 15
23	14 83	28	18 88	40 68	31 24	26 89	97 51	62 63	45 31
24	15 03	29	19 43	41 53	31 97	27 54	97 74	62 81	45 48
25	15 19	30	20 02	42 50	32 69	28 19	97 97	63 00	45 67
26	15 41	31	20 64	43 46	33 41	28 85	98 20	63 20	45 86
27	15 62	32	21 90	44 40	34 18	29 49	98 44	63 40	46 07
28	15 86	33	21 95	45 39	34 93	30 15	98 69	63 62	46 29
29	16 11	34	22 69	46 53	35 76	30 94	98 94	63 84	46 53
30	16 38	35	23 45	47 72	36 70	31 72	99 23	64 08	46 79
31	16 67	36	24 29	48 91	37 66	32 59	99 50	64 38	47 15
32	16 96	37	25 16	50 04	38 60	33 40	99 78	64 61	47 54
33	17 26	38	26 03	51 21	39 59	34 25	100 08	64 89	47 95
34	17 58	39	26 96	52 63	40 62	35 24	100 40	65 22	48 40
35	17 92	40	27 94	54 06	41 74	36 26	100 78	65 60	48 86
36	18 26	41	28 99	55 50	42 87	37 35	101 25	66 04	49 41
37	18 63	42	30 11	56 89	44 10	38 40	101 80	66 56	49 99
38	19 02	43	31 34	58 34	45 34	39 51	102 38	67 12	50 63
39	19 45	44	32 64	60 01	46 64	40 78	103 00	67 74	51 33
40	19 97	45	34 04	61 80	48 04	42 15	103 64	68 39	52 10
41	20 53	46	35 58	63 51	49 53	43 57	104 52	69 12	52 95
42	21 21	47	37 17	65 35	51 09	44 98	105 44	69 91	53 86
43	22 01	48	38 82	67 22	52 74	46 47	106 43	70 77	54 91
44	22 95	49	40 58	69 15	54 36	48 16	107 48	71 73	56 04
45	24 01	50	42 46	71 36	56 28	49 94	108 58	72 76	57 29
46	25 26	51	44 46	73 59	58 15	51 85	109 70	73 90	58 68
47	26 62	52	46 68	75 85	60 17	53 87	110 82	75 14	60 19
48	28 09	53	48 88	78 21	62 29	56 03	112 00	76 50	61 86
49	29 70	54	51 42	80 66	64 44	58 23	113 27	78 00	63 71
50	31 43	55	54 25	83 40	66 94	60 75	114 56	79 65	65 74
51	31 94	56	57 15	86 19	69 58	63 49	116 08	81 59	67 96
52	35 37	57	60 14	89 00	72 26	66 21	117 92	83 73	70 42
53	37 52	58	63 34	91 84	75 10	69 23	119 93	86 06	73 10
54	40 07	59	66 76	95 08	78 08	72 36	122 20	88 63	76 04
55	42 61	60	70 42	98 47	81 39	76 02	124 66	91 44	79 29
56	45 66	61	74 34	102 00	84 96	79 83	127 15	94 54	.....
57	48 78	62	78 54	105 52	88 57	83 82	129 68	97 95	.....
58	52 43	63	83 04	109 24	92 45	88 08	132 56	101 68	.....
59	56 12	64	87 86	113 29	96 51	92 88	135 73	105 79	.....
60	60 52	65	93 76	118 24	101 68	98 20	139 23	110 23	.....

Largest Amount of Insurance it will write on a Single Life, \$100,000.
Premiums for each \$1,000 Insurance (Participating).

LIFE.						ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					ENDOWMENT. 10 Annual Prem's. Policy Payable in			Guar- anteed 5 per cent 20- year En- dow. Bo'd
Age at Issue.	Continuous Ann'l Prem's.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Pay- ment Prem's.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	15 Years.	20 Years.	25 Years.	Continuous Annual Premiums.
20 19 02	446 08	34 14	28 31	373 53	102 10	66 15	48 54	38 28	31 70	889 87	79 78	71 49	879 23	
21 19 43	46 72	34 66	28 75	378 91	102 19	66 25	48 65	38 39	31 83	89 97	79 89	71 62	79 28	
22 19 86	47 43	35 19	29 20	384 45	102 29	66 36	48 77	38 52	31 97	90 08	80 01	71 76	79 33	
23 20 31	48 16	35 75	29 67	390 17	102 39	66 47	48 89	38 66	32 13	90 19	80 14	71 91	79 38	
24 20 78	48 92	36 32	30 16	396 06	102 50	66 59	49 01	38 80	32 29	90 30	80 27	72 06	79 44	
25 21 27	49 71	36 92	30 66	402 15	102 61	66 71	49 15	38 95	32 47	90 43	80 41	72 23	79 50	
26 21 79	50 52	37 53	31 19	408 43	102 73	66 84	49 30	39 12	32 66	90 56	80 56	72 41	79 57	
27 22 33	51 36	38 17	31 73	414 91	102 86	66 98	49 45	39 30	32 87	90 70	80 72	72 60	79 64	
28 22 90	52 22	38 84	32 30	421 59	103 00	67 13	49 62	39 49	33 10	90 84	80 89	72 81	79 72	
29 23 59	53 12	39 52	32 89	428 47	103 14	67 29	49 80	39 69	33 35	91 00	81 07	73 04	79 81	
30 24 13	54 05	40 23	33 50	435 58	103 29	67 46	49 99	39 92	33 61	91 17	81 27	73 28	79 91	
31 24 80	55 01	40 97	34 13	442 90	103 46	67 64	50 20	40 16	33 91	91 35	81 48	73 54	80 02	
32 25 05	56 01	41 74	34 79	450 45	103 63	67 84	50 42	40 33	34 23	91 54	81 71	73 83	80 14	
33 26 23	57 04	42 53	35 48	458 22	103 82	68 05	50 67	40 72	34 58	91 75	81 96	74 14	80 27	
34 27 01	58 10	43 35	36 20	466 23	104 02	68 28	50 93	41 03	34 97	91 97	82 22	74 48	80 42	
35 27 83	59 21	44 21	36 95	474 49	104 23	68 52	51 22	41 38	35 39	92 21	82 51	74 85	80 50	
36 28 69	60 35	45 10	37 73	482 99	104 46	68 79	51 53	41 76	35 85	92 47	82 83	75 26	80 78	
37 29 60	61 53	46 03	38 55	491 73	104 71	69 08	51 88	42 18	36 36	92 76	83 17	75 70	80 99	
38 30 57	62 76	46 99	39 40	500 73	104 98	69 39	52 26	42 64	36 92	93 06	83 55	76 19	81 22	
39 31 59	64 03	48 00	40 30	509 99	105 27	69 73	52 67	43 14	37 54	93 39	83 96	76 72	81 49	
40 32 68	65 35	49 05	41 25	519 50	105 59	70 11	53 13	43 70	38 21	93 75	84 41	77 30	81 78	
41 33 82	66 71	50 14	42 24	529 28	105 93	70 52	53 63	44 31	.....	94 15	84 90	77 94	82 12
42 35 04	68 14	51 29	43 28	539 32	106 31	70 98	54 18	44 99	.....	94 58	85 44	78 64	82 49
43 36 33	69 61	52 49	44 38	549 64	106 72	71 48	54 75	45 73	.....	95 07	86 04	79 41	82 91
44 37 70	71 15	53 75	45 55	560 22	107 18	72 04	55 47	46 55	.....	95 60	86 71	80 26	83 39
45 39 16	72 75	55 07	46 78	571 07	107 69	72 65	56 22	47 46	.....	96 18	87 43	81 19	83 92
46 40 71	74 42	56 48	48 08	582 19	108 25	73 33	57 04	.....	.....	96 83	88 24	.....	84 52
47 42 36	76 15	57 92	49 57	593 56	108 86	74 08	57 95	.....	.....	97 55	89 13	.....	85 19
48 44 12	77 97	59 46	50 94	605 18	109 54	74 91	58 96	.....	.....	98 34	90 11	.....	85 94
49 46 00	79 86	61 09	52 06	617 04	110 30	75 83	60 07	.....	.....	99 22	91 19	.....	86 77
50 47 99	81 83	62 80	53 17	629 11	111 13	76 84	61 30	.....	.....	100 18	92 37	.....	87 70
51 50 12	83 89	64 05	54 64	641 39	112 04	77 95	.....	.....	.....	101 24	.....	.....	88 73
52 52 38	86 04	66 51	56 83	653 85	113 04	79 18	.....	.....	.....	102 40	.....	.....	89 88
53 54 79	88 29	68 53	58 66	666 49	114 14	80 52	.....	.....	.....	103 68	.....	.....	91 14
54 57 37	90 64	70 67	61 67	679 28	115 35	82 00	.....	.....	.....	105 08	.....	.....	92 55
55 60 11	93 09	72 94	64 32	692 22	116 68	83 63	.....	.....	.....	106 61	.....	.....	94 13
56 63 94	95 67	75 36	66 81	705 28	118 13	.....	.....	.....	.....	.....	.....	.....	96 04
57 66 17	98 38	77 92	69 47	718 44	119 73	.....	.....	.....	.....	.....	.....	.....	98 12
58 69 52	101 22	80 66	72 33	731 69	121 49	.....	.....	.....	.....	.....	.....	.....	100 38
59 73 09	104 23	83 59	75 41	745 01	123 42	.....	.....	.....	.....	.....	.....	.....	102 85
60 76 91	107 40	86 73	78 72	758 38	125 55	.....	.....	.....	.....	.....	.....	.....	105 54

For Semi-annual Premiums, multiply by 1.04 and divide by 2.
For Quarterly Premiums, multiply by 1.06 and divide by 4.

PREMIUMS FOR EACH \$1,000 INSURANCE.

(Nonparticipating.)

Age at Issue.	Table A. LIFE.				Table A. ENDOWMENT. Continuous Annual Premiums.					*Table B. LIFE.				Table B. ENDOWMENT. Continuous Annual Premiums.			
	Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	Continuous An- nual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.
20	14.09	37.31	27.41	22.59	94.07	59.84	42.46	32.59	26.36	15.49	41.88	30.46	24.87	95.23	60.73	43.83	33.97
21	15.61	37.90	27.85	22.95	94.10	59.87	42.44	32.65	26.43	15.82	42.49	30.91	25.24	95.26	60.77	43.87	34.03
22	15.35	38.51	28.31	23.33	94.13	59.42	42.50	32.71	26.50	16.17	43.12	31.37	25.62	95.29	60.81	43.92	34.09
23	15.11	39.14	28.78	23.72	94.17	59.46	42.55	32.78	26.59	16.54	43.77	31.85	26.02	95.32	60.85	43.97	34.15
24	16.08	39.80	29.26	24.13	94.20	59.50	42.61	32.84	26.68	16.92	44.44	32.35	26.43	95.36	60.89	44.02	34.22
25	16.46	40.47	29.72	24.56	94.23	59.55	42.66	32.93	26.78	17.32	45.13	32.86	26.85	95.40	60.94	44.08	34.29
26	16.87	41.18	30.24	24.99	94.27	59.60	42.73	33.01	26.90	17.74	45.85	33.39	27.30	95.44	60.99	44.15	34.38
27	17.31	41.91	30.84	25.45	94.32	59.66	42.80	33.10	27.02	18.19	46.59	33.93	27.75	95.48	61.04	44.22	34.47
28	17.76	42.66	31.40	25.93	94.37	59.72	42.88	33.21	27.16	18.66	47.35	34.50	28.23	95.53	61.10	44.30	34.57
29	18.24	43.45	31.99	26.42	94.43	59.79	42.97	33.32	27.31	19.14	48.14	35.09	28.72	95.58	61.17	44.38	34.68
30	18.74	44.26	32.60	26.93	94.48	59.86	43.07	33.45	27.48	19.65	48.95	35.69	29.22	95.63	61.24	44.47	34.80
31	19.27	45.10	33.23	27.48	94.54	59.94	43.17	33.59	27.67	20.19	49.80	36.32	29.75	95.69	61.32	44.57	34.94
32	19.83	45.99	33.89	28.03	94.61	60.03	43.29	33.75	27.88	20.75	50.76	37.00	30.30	95.76	61.41	44.69	35.10
33	20.42	46.89	34.57	28.61	94.68	60.12	43.41	33.92	28.12	21.34	51.73	37.73	30.88	95.83	61.50	44.82	35.27
34	21.04	47.83	35.28	29.22	94.76	60.23	43.54	34.12	28.38	22.12	52.80	38.41	31.47	95.91	61.61	44.96	35.46
35	21.70	48.81	36.02	29.87	94.85	60.35	43.73	34.28	28.67	22.85	53.46	39.06	32.09	96.00	61.72	45.11	35.67
36	22.40	49.81	36.79	30.53	94.95	60.48	43.91	34.59	29.00	23.62	54.39	40.12	32.74	96.09	61.85	45.29	35.91
37	23.13	50.87	37.59	31.22	95.06	60.64	44.13	34.86	29.36	24.45	55.47	40.99	33.41	96.20	62.00	45.49	36.18
38	23.91	51.91	38.38	31.95	95.18	60.84	44.35	35.16	29.77	25.32	56.54	41.40	34.12	96.32	62.16	45.71	36.48
39	24.74	53.08	39.32	32.71	95.31	61.00	44.59	35.51	30.22	26.24	57.82	42.34	34.85	96.45	62.34	45.96	36.82
40	25.62	54.26	40.21	33.52	95.46	61.19	44.89	35.89	30.72	27.23	58.76	43.25	35.63	96.60	62.54	46.24	37.19
41	26.55	55.47	41.16	34.36	96.63	61.43	45.20	36.33	.....	28.28	59.94	44.30	36.44	96.76	62.77	46.56	37.61
42	27.53	56.73	42.15	35.25	95.82	61.70	45.57	36.81	.....	29.38	61.15	44.98	37.29	96.94	63.03	46.91	38.08
43	28.59	58.05	43.19	36.19	96.03	62.00	45.98	37.34	.....	30.57	62.41	45.96	38.26	97.15	63.33	47.31	38.61
44	29.71	59.42	44.28	37.15	96.28	62.35	46.44	37.95	.....	31.83	63.72	47.02	39.15	97.39	63.66	47.76	39.20
45	30.93	60.84	45.41	38.23	96.55	62.74	46.90	38.62	.....	33.18	65.08	48.11	40.15	97.66	64.04	48.26	39.56
46	32.27	62.33	46.62	39.33	96.88	63.17	47.53	.....	.....	34.59	66.49	49.26	41.22	97.95	64.47	48.83	.....
47	33.71	63.86	47.87	40.50	97.24	63.67	48.19	.....	.....	36.10	67.96	50.45	42.35	98.33	64.95	49.47	.....
48	35.25	65.49	49.20	41.76	97.64	64.22	48.92	.....	.....	37.69	69.51	51.73	43.51	98.73	65.40	50.18	.....
49	36.90	67.14	50.60	43.09	98.10	64.84	49.74	.....	.....	39.36	71.18	53.06	44.82	99.16	66.10	50.97	.....
50	38.66	68.92	52.04	44.49	98.62	65.54	50.64	.....	.....	41.15	72.94	54.46	46.18	99.68	66.77	51.86	.....
51	40.54	70.71	53.52	46.00	99.20	66.32	.....	.....	.....	43.02	74.85	55.93	47.19	100.25	67.53	.....	.....
52	42.54	72.59	55.07	47.60	99.84	67.18	.....	.....	.....	45.02	76.24	57.49	49.54	100.88	68.58	.....	.....
53	44.68	74.57	56.79	49.30	100.56	68.15	.....	.....	.....	47.15	78.10	59.51	51.38	101.59	69.32	.....	.....
54	46.97	76.62	58.51	51.13	101.37	69.22	.....	.....	.....	49.39	80.40	61.85	53.33	102.37	70.36	.....	.....
55	49.42	78.76	60.25	53.08	102.26	70.40	.....	.....	.....	51.77	82.07	64.22	55.40	103.25	71.53	.....	.....
56	52.03	81.01	62.02	55.21	103.26	.....	.....	.....	.....	54.31	84.14	66.57	57.60	104.22	.....	.....	.....
57	54.82	83.35	63.84	57.50	104.36	.....	.....	.....	.....	57.01	86.17	68.99	59.97	105.30	.....	.....	.....
58	57.81	85.80	65.76	59.90	105.59	.....	.....	.....	.....	59.88	88.73	71.62	62.48	106.50	.....	.....	.....
59	61.01	88.39	67.83	71.11	106.95	.....	.....	.....	.....	62.93	91.17	74.65	65.18	107.83	.....	.....	.....
60	64.43	91.11	70.15	83.94	108.47	.....	.....	.....	.....	66.19	93.76	77.93	68.06	109.42	.....	.....	.....

*Table "B" rates are used only in cases of applicants engaged in occupations under which, owing to exposure or other special condition, there is a less favorable mortality.

Largest Amount of Insurance it will write on a Single Life, \$10,000.
Premium for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT, Continuous An- nual Prem'ns.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single payment Premiums.	10 Years.	15 Years.	20 Years.
21	80	80	80	80	80	105 40	66 90	48 20
22	81	81	81	81	81	105 50	67 00	48 30
23	82	82	82	82	82	105 60	67 10	48 40
24	83	83	83	83	83	105 70	67 20	48 50
25	84	84	84	84	84	105 80	67 30	49 00
26	85	85	85	85	85	105 90	67 40	49 10
27	86	86	86	86	86	106 00	67 50	49 20
28	87	87	87	87	87	106 10	67 60	49 30
29	88	88	88	88	88	106 20	67 70	49 40
30	89	89	89	89	89	106 30	67 80	49 50
31	90	90	90	90	90	106 40	67 90	50 00
32	91	91	91	91	91	106 50	68 00	50 10
33	92	92	92	92	92	106 60	68 10	50 20
34	93	93	93	93	93	106 70	68 20	50 30
35	94	94	94	94	94	106 80	68 30	50 40
36	95	95	95	95	95	106 90	68 40	50 50
37	96	96	96	96	96	107 00	68 50	51 00
38	97	97	97	97	97	107 10	68 60	51 10
39	98	98	98	98	98	107 20	68 70	51 20
40	99	99	99	99	99	107 30	68 80	51 30
41	100	100	100	100	100	107 40	68 90	51 40
42	101	101	101	101	101	107 50	69 00	51 50
43	102	102	102	102	102	107 60	69 10	51 60
44	103	103	103	103	103	107 70	69 20	51 70
45	104	104	104	104	104	107 80	69 30	51 80
46	105	105	105	105	105	107 90	69 40	51 90
47	106	106	106	106	106	108 00	69 50	52 00
48	107	107	107	107	107	108 10	69 60	52 10
49	108	108	108	108	108	108 20	69 70	52 20
50	109	109	109	109	109	108 30	69 80	52 30
51	110	110	110	110	110	108 40	69 90	52 40
52	111	111	111	111	111	108 50	70 00	52 50
53	112	112	112	112	112	108 60	70 10	52 60
54	113	113	113	113	113	108 70	70 20	52 70
55	114	114	114	114	114	108 80	70 30	52 80
56	115	115	115	115	115	108 90	70 40	52 90
57	116	116	116	116	116	109 00	70 50	53 00
58	117	117	117	117	117	109 10	70 60	53 10
59	118	118	118	118	118	109 20	70 70	53 20
60	119	119	119	119	119	109 30	70 80	53 30
61	120	120	120	120	120	109 40	70 90	53 40
62	121	121	121	121	121	109 50	71 00	53 50
63	122	122	122	122	122	109 60	71 10	53 60
64	123	123	123	123	123	109 70	71 20	53 70
65	124	124	124	124	124	109 80	71 30	53 80
66	125	125	125	125	125	109 90	71 40	53 90
67	126	126	126	126	126	110 00	71 50	54 00
68	127	127	127	127	127	110 10	71 60	54 10
69	128	128	128	128	128	110 20	71 70	54 20
70	129	129	129	129	129	110 30	71 80	54 30
71	130	130	130	130	130	110 40	71 90	54 40
72	131	131	131	131	131	110 50	72 00	54 50
73	132	132	132	132	132	110 60	72 10	54 60
74	133	133	133	133	133	110 70	72 20	54 70
75	134	134	134	134	134	110 80	72 30	54 80
76	135	135	135	135	135	110 90	72 40	54 90
77	136	136	136	136	136	111 00	72 50	55 00
78	137	137	137	137	137	111 10	72 60	55 10
79	138	138	138	138	138	111 20	72 70	55 20
80	139	139	139	139	139	111 30	72 80	55 30
81	140	140	140	140	140	111 40	72 90	55 40
82	141	141	141	141	141	111 50	73 00	55 50
83	142	142	142	142	142	111 60	73 10	55 60
84	143	143	143	143	143	111 70	73 20	55 70
85	144	144	144	144	144	111 80	73 30	55 80
86	145	145	145	145	145	111 90	73 40	55 90
87	146	146	146	146	146	112 00	73 50	56 00
88	147	147	147	147	147	112 10	73 60	56 10
89	148	148	148	148	148	112 20	73 70	56 20
90	149	149	149	149	149	112 30	73 80	56 30
91	150	150	150	150	150	112 40	73 90	56 40
92	151	151	151	151	151	112 50	74 00	56 50
93	152	152	152	152	152	112 60	74 10	56 60
94	153	153	153	153	153	112 70	74 20	56 70
95	154	154	154	154	154	112 80	74 30	56 80
96	155	155	155	155	155	112 90	74 40	56 90
97	156	156	156	156	156	113 00	74 50	57 00
98	157	157	157	157	157	113 10	74 60	57 10
99	158	158	158	158	158	113 20	74 70	57 20
100	159	159	159	159	159	113 30	74 80	57 30
101	160	160	160	160	160	113 40	74 90	57 40
102	161	161	161	161	161	113 50	75 00	57 50
103	162	162	162	162	162	113 60	75 10	57 60
104	163	163	163	163	163	113 70	75 20	57 70
105	164	164	164	164	164	113 80	75 30	57 80
106	165	165	165	165	165	113 90	75 40	57 90
107	166	166	166	166	166	114 00	75 50	58 00
108	167	167	167	167	167	114 10	75 60	58 10
109	168	168	168	168	168	114 20	75 70	58 20
110	169	169	169	169	169	114 30	75 80	58 30
111	170	170	170	170	170	114 40	75 90	58 40
112	171	171	171	171	171	114 50	76 00	58 50
113	172	172	172	172	172	114 60	76 10	58 60
114	173	173	173	173	173	114 70	76 20	58 70
115	174	174	174	174	174	114 80	76 30	58 80
116	175	175	175	175	175	114 90	76 40	58 90
117	176	176	176	176	176	115 00	76 50	59 00
118	177	177	177	177	177	115 10	76 60	59 10
119	178	178	178	178	178	115 20	76 70	59 20
120	179	179	179	179	179	115 30	76 80	59 30
121	180	180	180	180	180	115 40	76 90	59 40
122	181	181	181	181	181	115 50	77 00	59 50
123	182	182	182	182	182	115 60	77 10	59 60
124	183	183	183	183	183	115 70	77 20	59 70
125	184	184	184	184	184	115 80	77 30	59 80
126	185	185	185	185	185	115 90	77 40	59 90
127	186	186	186	186	186	116 00	77 50	60 00
128	187	187	187	187	187	116 10	77 60	60 10
129	188	188	188	188	188	116 20	77 70	60 20
130	189	189	189	189	189	116 30	77 80	60 30
131	190	190	190	190	190	116 40	77 90	60 40
132	191	191	191	191	191	116 50	78 00	60 50
133	192	192	192	192	192	116 60	78 10	60 60
134	193	193	193	193	193	116 70	78 20	60 70
135	194	194	194	194	194	116 80	78 30	60 80
136	195	195	195	195	195	116 90	78 40	60 90
137	196	196	196	196	196	117 00	78 50	61 00
138	197	197	197	197	197	117 10	78 60	61 10
139	198	198	198	198	198	117 20	78 70	61 20
140	199	199	199	199	199	117 30	78 80	61 30
141	200	200	200	200	200	117 40	78 90	61 40
142	201	201	201	201	201	117 50	79 00	61 50
143	202	202	202	202	202	117 60	79 10	61 60
144	203	203	203	203	203	117 70	79 20	61 70
145	204	204	204	204	204	117 80	79 30	61 80
146	205	205	205	205	205	117 90	79 40	61 90
147	206	206	206	206	206	118 00	79 50	62 00
148	207	207	207	207	207	118 10	79 60	62 10
149	208	208	208	208	208	118 20	79 70	62 20
150	209	209	209	209	209	118 30	79 80	62 30
151	210	210	210	210	210	118 40	79 90	62 40
152	211	211	211	211	211	118 50	80 00	62 50
153	212	212	212	212	212	118 60	80 10	62 60
154	213	213	213	213	213	118 70	80 20	62 70
155	214	214	214	214	214	118 80	80 30	62 80
156	215	215	215	215	215	118 90	80 40	62 90
157	216	216	216	216	216	119 00	80 50	63 00
158	217	217	217	217	217	119 10	80 60	63 10
159	218	218	218	218	218	119 20	80 70	63 20
160	219	219	219	219	219	119 30	80 80	63 30
161	220	220	220	220	220	119 40	80 90	63 40
162	221	221	221	221	221	119 50	81 00	63 50
163	222	222	222	222	222	119 60	81 10	63 60
164	223	223	223	223	223	119 70	81 20	63 70
165	224	224	224	224	224	119 80	81 30	63 80
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Largest Amount of Insurance it will write on a Single Life,
\$20,000. Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PRE- MIUMS.					Probable Life Annual Renewable Plan.	10-Year Convertible Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.		
21	\$18 60	\$40 50	\$30 50	\$26 10	\$31 73	103 72	\$67 03	\$49 07	\$38 59	\$31 83	\$13 90	\$12 80
22	19 10	41 20	31 30	26 60	337 53	103 86	67 13	49 17	38 71	32 08	14 10	12 90
23	19 50	41 90	31 90	27 00	343 58	103 90	67 23	49 27	38 84	32 16	14 40	13 00
24	20 00	42 70	32 50	27 60	349 88	103 99	67 33	49 39	38 97	32 32	14 80	13 10
25	20 50	43 50	33 10	28 10	356 46	104 10	67 44	49 52	39 10	32 49	15 20	13 30
26	21 00	44 30	33 80	28 60	363 34	104 20	67 56	49 65	39 26	32 67	15 60	13 50
27	21 50	45 20	34 40	29 20	370 50	104 31	67 69	49 79	39 43	32 87	16 00	13 70
28	22 10	46 10	35 10	29 80	377 98	104 43	67 83	49 95	39 60	33 09	16 40	13 90
29	22 70	47 00	35 90	30 50	385 78	104 57	67 97	50 11	39 80	33 31	16 80	14 10
30	23 30	48 00	36 60	31 10	393 91	104 70	68 12	50 28	40 00	33 57	17 20	14 30
31	24 00	49 10	37 40	31 80	402 39	104 84	68 29	50 48	40 23	33 85	17 70	14 50
32	24 70	50 10	38 30	32 60	411 23	105 01	68 46	50 69	40 48	34 15	18 20	14 70
33	25 50	51 20	39 10	33 30	420 44	105 17	68 66	50 91	40 76	34 49	18 70	14 90
34	26 30	52 40	40 00	34 10	430 03	105 35	68 87	51 16	41 06	34 86	19 20	15 20
35	27 10	53 60	41 00	35 00	440 02	105 55	69 09	51 42	41 39	35 27	19 70	15 50
36	28 00	54 80	42 00	35 80	450 44	105 75	69 34	51 72	41 75	35 71	20 30	15 80
37	29 00	56 20	43 00	36 80	461 27	105 98	69 60	52 04	42 14	36 20	20 90	16 20
38	30 00	57 50	44 10	37 70	472 54	106 22	69 90	52 40	42 58	36 74	21 50	16 70
39	31 10	59 00	45 30	38 80	484 24	106 49	70 21	52 79	43 06	37 34	22 20	17 20
40	32 20	60 40	46 50	39 80	496 41	106 78	70 56	53 22	43 60	38 00	22 80	17 70
41	33 40	62 00	47 70	41 00	509 05	107 10	70 95	53 70	44 19	38 72	23 40	18 30
42	34 70	63 60	49 00	42 20	522 17	107 44	71 37	54 22	44 83	39 51	24 10	19 00
43	36 10	65 30	50 40	43 50	535 78	107 83	71 85	54 81	45 56	40 39	24 80	19 80
44	37 50	67 10	51 90	44 80	549 90	108 25	72 37	55 46	46 35	41 36	25 50	20 70
45	39 10	69 00	53 40	46 20	564 51	108 72	72 95	56 17	47 24	42 42	26 30	21 70
46	40 70	70 90	55 10	47 80	579 64	109 24	73 60	56 98	48 21	.....	27 20	22 70
47	42 50	72 90	56 80	49 40	595 27	109 82	74 31	57 85	49 28	.....	28 20	23 80
48	44 40	75 10	58 60	51 10	611 39	110 47	75 11	58 83	50 46	.....	29 50	25 00
49	46 40	77 30	60 50	52 90	628 00	111 17	75 99	59 91	51 76	.....	30 90	26 40
50	48 50	79 60	62 50	54 80	645 05	111 96	76 96	61 10	53 20	.....	32 40	27 80
51	50 80	82 10	64 60	56 90	662 54	112 83	78 03	62 40	.....	.....	34 00	29 40
52	53 30	84 60	66 90	59 10	680 43	113 78	79 20	63 85	.....	.....	35 70	31 10
53	55 90	87 30	69 20	61 40	698 72	114 83	80 51	65 42	.....	.....	37 60	33 00
54	58 70	90 10	71 80	63 90	717 38	115 98	81 94	67 18	.....	.....	39 60	35 00
55	61 60	93 00	74 40	66 60	736 38	117 25	83 51	69 10	.....	.....	41 70	37 20
56	64 80	96 10	77 30	69 50	755 70	118 64	85 25	.....	.....	.....	44 50	.....
57	68 20	99 30	80 30	72 60	775 29	120 18	87 16	.....	.....	.....	47 60	.....
58	71 80	102 70	83 50	75 80	795 14	121 87	89 27	.....	.....	.....	50 90	.....
59	75 70	106 30	86 90	79 40	815 22	123 74	91 59	.....	.....	.....	54 40	.....
60	79 90	110 10	90 60	83 20	827 35	125 78	94 15	.....	.....	.....	58 80	.....

Largest Amount of Insurance it will write on a Single Life, \$20,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue.	LIFE.				ENDOWMENT. Continuous Annual Premiums.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	20 Years.
21	14 02	86 84	82 86	21 03	42 04
22	14 88	86 52	28 16	21 40	42 09
23	14 78	87 24	28 69	21 88	42 13
24	15 16	88 00	27 23	22 30	42 18
25	15 58	88 77	27 80	22 76	42 24
26	16 03	89 57	28 39	23 26	42 30
27	16 49	40 40	29 00	23 76	42 36
28	16 97	41 25	29 61	24 29	42 43
29	17 48	42 14	30 26	24 83	42 42
30	18 01	43 06	30 94	25 40	42 61
31	18 58	44 01	31 63	25 99	42 71
32	19 18	44 98	22 85	26 60	42 82
33	19 61	46 00	33 10	27 24	42 94
34	20 47	47 05	33 88	27 90	43 08
35	21 16	48 13	34 69	28 61	43 23
36	21 90	49 25	35 54	29 33	43 39
37	22 68	50 42	36 41	30 10	43 56
38	23 50	51 63	37 33	30 90	43 80
39	24 39	52 90	38 29	31 74	44 03
40	25 83	54 21	39 30	32 64	44 30
41	26 82	55 59	40 36	33 58	44 61
42	27 38	57 03	41 48	34 56	44 96
43	28 51	58 53	42 65	35 63	45 33
44	29 72	60 09	43 87	36 74	45 76
45	30 98	61 71	45 16	37 91	46 25
46	32 33	63 33	46 49	39 14	46 78
47	33 75	65 16	47 88	40 46	47 39
48	35 26	66 88	49 32	41 73	48 08
49	36 86	68 72	50 83	43 20	48 84
50	38 54	70 62	52 41	44 71	49 69
51	40 82	72 57	54 05	46 30	50 63
52	42 23	74 61	55 77	47 98	51 68
53	44 24	76 70	57 59	49 76	52 84
54	46 88	78 90	59 49	51 65	54 13
55	48 65	81 14	61 50	53 66	55 55
56	51 08	83 50	63 61	55 79	.....
57	53 63	85 95	65 85	58 08	.....
58	56 36	88 61	68 22	60 51	.....
59	59 29	91 19	70 74	63 13	.....
60	62 39	93 99	73 42	65 92	.....

Largest Amount of Insurance it will write on a Single Life, \$10,000.
 Premiums for each \$1,000 Insurance (Participating).

"SELECT LIFE," RATES PER \$1,000.								RENEWABLE TERM PLANS. "SELECT LIFE," Rates per \$1,000.	
LIFE POLICIES, Payable at death only.				ENDOWMENT POLICIES.				10-Year Term.	20-Year Term.
Age.	Life.	Premiums to continue for						Annual	Annual
		10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.		
21	\$19 60	\$48 60	\$36 00	\$28 80	\$105 80	\$68 40	\$52 10		
22	20 10	49 30	36 80	30 30	106 80	68 50	50 20		
23	20 50	50 10	37 10	30 80	108 00	68 60	50 30		
24	21 00	50 90	37 70	31 30	108 30	68 70	50 40		
25	21 30	51 70	38 40	31 80	108 20	68 80	50 50	\$13 30	\$15 50
26	22 00	52 50	39 00	32 40	108 30	68 90	50 70	14 30	15 80
27	22 40	53 40	39 70	32 90	108 40	69 10	50 80	14 70	16 30
28	23 10	54 30	40 40	33 50	108 60	69 20	51 00	15 20	16 80
29	23 70	55 20	41 10	34 10	108 70	69 40	51 10	15 40	17 30
30	24 40	56 20	41 80	34 80	108 80	69 50	51 30	16 10	17 80
31	25 10	57 20	42 00	35 40	107 00	69 70	51 50	16 40	18 50
32	25 80	58 20	43 30	36 10	107 20	69 90	51 70	17 10	19 10
33	26 50	59 30	44 10	36 80	107 30	70 10	52 00	17 70	19 80
34	27 30	60 40	45 00	37 60	107 50	70 30	52 20	18 30	20 50
35	28 10	61 50	45 90	38 30	107 70	70 50	52 50	19 00	21 30
36	29 00	62 70	46 80	39 10	107 90	70 80	52 80	19 70	22 10
37	29 90	63 90	47 80	40 00	108 10	71 00	53 10	20 40	23 00
38	30 90	65 20	48 80	40 90	108 40	71 30	53 50	21 10	24 00
39	31 90	66 50	49 80	41 80	108 70	71 60	53 90	21 90	25 10
40	33 00	67 90	50 90	42 80	109 00	72 00	54 30	22 80	26 20
41	34 20	69 30	52 10	43 80	109 30	72 40	54 80	23 70	27 40
42	35 40	70 80	53 30	44 90	109 60	72 80	55 30	24 70	28 70
43	36 70	72 30	54 50	46 00	110 00	73 30	55 90	25 80	30 10
44	38 10	73 90	55 80	47 30	110 50	73 90	56 60	26 80	31 00
45	39 60	75 60	57 20	48 60	111 00	74 40	57 30	28 10	33 20
46	41 10	77 30	58 60	49 90	111 50	75 10	58 10	29 40	34 90
47	42 80	79 10	60 10	51 30	112 10	75 80	59 00	30 70	36 70
48	44 60	81 00	61 70	52 80	112 70	76 60	60 00	32 20	38 00
49	46 50	83 00	63 40	54 50	113 40	77 50	61 10	33 70	40 00
50	48 50	85 00	65 20	56 20	114 20	78 50	62 30	35 30	42 70
51	50 60	87 10	67 00	58 00	115 10	79 60	63 70	37 40	45 00
52	52 90	89 40	69 00	60 00	116 10	80 80	65 20	39 80	47 50
53	55 40	91 70	71 10	62 10	117 20	82 20	66 80	40 70	50 10
54	58 00	94 10	73 30	64 30	118 40	83 60	68 60	42 70	52 80
55	60 70	96 70	75 70	66 70	119 60	85 20	70 50	44 80	55 70
56	63 70	99 30	78 20	69 30	121 10	87 00	72 60	47 20	58 90
57	66 80	102 10	80 80	72 10	122 80	88 90	74 90	49 60	62 30
58	70 20	105 10	83 70	75 10	124 40	91 10	77 50	52 20	65 90
59	73 80	108 20	86 70	78 30	126 30	93 50	80 30	55 00	69 70
60	77 70	111 50	89 90	81 70	128 40	96 10	83 40	58 00	73 80
61	81 90	114 90			130 70				
62	86 20	118 60			133 20				
63	91 00	122 50			136 00				
64	96 00	126 70			139 10				
65	101 50	131 10			142 50				
66	107 30								
67	113 60								
68	120 20								
69	127 40								
70	135 10								

Paid-up Insurance after three years and cash surrender values after five years on 3 per cent reserve basis.

For semi-annual premiums, add 4 per cent and divide by 2.
 For quarterly premiums, add 6 per cent and divide by 4.

Renewable without medical re-examination.

Participating and Nonforfeitable.

Largest Amount of Insurance it will write on a Single Life, \$30,000.
 Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT.										Seven Year Convertible Term.
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	Single Payment Premiums.	Continuous Annual Premiums.									
							10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	
20 18 95	43 85 32	95 27	65 24	55 33	24 55	332 45	106 35 68	10 49	45 38	65 31	80 27	20 24	05 21	90 20	50 12	00
21 19 35	44 55 33	50 28	10 24	98 33	25 95	337 65	108 40 68	20 49	55 38	75 31	90 27	35 24	20 22	10 20	75 12	10
22 19 75	45 25 34	05 28	65 25	35 34	30 33	343 00	106 50 68	25 49	65 38	85 32	05 27	50 24	40 22	35 21	05 12	20
23 20 20	46 00 34	60 29	00 25	80 34	50 80	348 50	106 60 68	35 49	75 39	00 32	20 27	65 24	60 22	60 21	35 12	35
24 20 65	46 75 35	15 29	55 25	25 35	42 25	354 25	106 65 68	45 49	85 39	10 32	35 27	85 24	85 22	90 21	70 12	45
25 21 15	47 55 35	80 30	05 26	75 36	20 75	360 20	106 75 68	55 50	00 39	25 32	50 28	05 25	10 23	20 22	05 12	60
26 21 65	48 40 36	40 30	60 27	25 36	35 75	366 35	106 85 68	70 50	10 39	40 32	70 28	25 25	35 23	50 12	75 12	75
27 22 20	49 25 37	10 31	15 27	75 37	70 75	372 70	106 95 68	80 50	25 39	60 32	90 28	50 25	65 23	90 12	90 12	90
28 22 75	50 15 37	75 31	75 28	25 37	90 30	379 30	107 10 68	95 50	40 39	75 33	10 28	80 26	00 24	30 12	13 05	13
29 23 35	51 10 38	50 32	35 28	85 38	65 15	386 15	107 20 69	10 50	55 39	95 33	35 29	05 26	35 24	70 12	13 25	13
30 23 95	52 05 39	20 33	00 29	40 39	30 20	393 20	107 35 69	25 50	75 40	15 33	60 29	40 26	75 25	20 12	13 45	13
31 24 60	53 05 40	00 33	65 30	05 40	50 50	400 50	107 50 69	40 50	95 40	40 33	85 29	75 27	15 12	13 65	13	65
32 25 30	54 10 40	80 34	35 30	65 40	80 05	408 05	107 65 69	55 51	15 40	65 34	20 30	10 27	65 12	13 85	13	85
33 26 05	55 20 41	60 35	05 31	35 41	55 85	415 85	107 80 69	75 51	35 40	90 34	50 30	55 28	15 12	14 10	14	10
34 26 80	56 30 42	50 35	80 32	05 42	35 95	423 95	107 95 69	95 51	60 41	20 34	90 31	00 28	70 12	14 35	14	35
35 27 65	57 45 43	40 36	60 32	80 43	20 30	432 30	108 15 70	20 51	90 41	55 35	30 31	50 29	30 12	14 65	14	65
36 28 50	58 65 44	35 37	45 33	55 44	40 95	440 95	108 35 70	40 52	15 41	90 36	75 32	05 12	14 95	14	95	14
37 29 40	59 95 45	30 38	30 34	40 44	85 05	449 05	108 60 70	70 52	50 42	30 36	25 32	70 12	15 30	15	30	15
38 30 35	61 25 46	35 39	20 35	25 45	05 05	459 05	108 85 71	00 52	85 42	75 36	80 33	35 12	15 85	15	85	15
39 31 40	62 60 47	40 40	15 36	15 46	85 55	468 55	109 10 71	30 53	25 43	25 37	40 34	10 12	16 05	16	05	16
40 32 50	64 00 48	55 41	20 37	10 47	85 35	478 35	109 35 71	65 53	70 43	80 38	10 34	90 12	16 50	16	50	16
41 33 65	65 45 49	70 42	25 38	15 48	45 05	488 45	109 70 72	05 54	15 44	40 38	85 12	17 00	17	00	17	00
42 34 85	67 00 50	95 43	35 39	20 49	90 00	498 90	110 05 72	45 54	70 45	05 39	65 12	17 50	17	50	17	50
43 36 15	68 60 52	25 44	50 40	35 50	90 00	509 00	110 40 72	95 55	30 45	80 40	55 12	18 10	18	10	18	10
44 37 55	70 25 53	60 45	75 41	00 52	00 65	520 65	110 85 73	50 55	95 46	60 41	55 12	18 80	18	80	18	80
45 39 00	72 00 55	00 47	10 42	90 53	20 00	532 00	111 30 74	05 56	70 47	50 42	65 12	19 55	19	55	19	55
46 40 60	73 80 56	50 48	45 44	30 54	35 65	543 65	111 85 74	70 57	50 48	50 12	40 20	20 40	20	40	20	40
47 42 25	75 05 58	05 49	95 45	75 55	65 65	555 65	112 40 75	45 58	40 49	65 12	21 40	21	40	21	40	21
48 44 05	77 65 59	75 51	55 47	35 56	70 90	567 90	113 05 76	25 59	40 50	85 12	22 45	22	45	22	45	22
49 45 95	79 70 61	50 53	20 49	05 58	40 45	580 45	113 75 77	15 60	55 52	20 12	23 65	23	65	23	65	23
50 48 00	81 85 63	30 55	00 50	90 59	30 25	593 25	114 55 78	15 61	75 53	65 12	24 95	24	95	24	95	24
51 50 15	84 10 65	25 56	90 52	80 60	30 30	606 30	115 45 79	25 63	10 12	26 40	26	40	26	40	26	40
52 52 45	86 40 67	30 58	90 54	90 61	90 55	619 55	116 40 80	45 64	60 12	28 05	28	05	28	05	28	05
53 54 90	88 85 69	50 61	05 57	15 63	00 00	633 00	117 50 81	80 66	25 12	29 80	29	80	29	80	29	80
54 57 55	91 40 71	80 63	35 59	55 64	60 70	646 70	118 65 83	25 68	05 12	31 75	31	75	31	75	31	75
55 60 35	94 10 74	20 65	80 62	10 66	00 50	660 50	119 95 84	90 70	00 12	33 80	33	80	33	80	33	80
56 63 30	96 90 76	80 68	45 12	67	40 50	674 50	121 40 86	65 12	36 30	36	30	36	30	36	30	36
57 66 50	99 80 79	00 71	30 12	68	60 00	688 00	122 95 88	65 12	38 90	38	90	38	90	38	90	38
58 69 90	102 90 82	50 74	30 12	70	20 80	702 80	124 70 90	80 12	41 80	41	80	41	80	41	80	41
59 74 55	106 15 85	65 77	60 12	71	70 05	717 05	126 00 93	20 12	44 95	44	95	44	95	44	95	44
60 77 45	109 60 89	00 81	10 12	73	10 40	731 40	128 70 95	85 12	48 40	48	40	48	40	48	40	48

For semi-annual rates, add 2 per cent and divide by 2.

For quarterly rates, add 3 per cent and divide by 4, adding to the result in either case to make it exactly divisible by 5.

Largest Amount of Insurance it will write on a Single Life, \$40,000.

Premiums for Each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.						
	Cont'n's An'l Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	25 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
17	\$19 40	\$44 80	\$38 80	\$27 95	\$24 85	108 75	66 80	48 10	38 80	31 55	27 05	24 05
18	19 85	45 05	39 85	28 40	25 30	108 75	66 85	48 15	38 80	31 70	27 20	24 25
19	20 30	45 85	34 45	28 90	25 75	108 80	66 40	48 25	38 55	31 85	27 40	24 40
20	20 75	46 70	35 10	29 45	26 20	108 85	66 50	48 35	38 70	32 00	27 60	24 70
21	21 30	47 60	35 75	30 00	26 70	108 95	66 60	48 50	38 85	32 20	27 85	25 00
22	21 85	48 55	36 45	30 60	27 25	104 05	66 75	48 65	39 05	32 45	28 10	25 35
23	22 40	49 50	37 20	31 25	27 85	104 20	66 90	48 85	39 25	32 70	28 40	25 90
24	23 00	50 50	38 00	31 90	28 45	104 35	67 05	49 00	39 45	32 95	28 75	26 05
25	23 60	51 55	38 75	32 55	29 05	104 50	67 25	49 20	39 70	33 20	29 05	26 45
26	24 25	52 60	39 55	33 25	29 65	104 60	67 40	49 40	39 95	33 50	29 45	26 80
27	24 90	53 65	40 35	33 90	30 25	104 75	67 55	49 60	40 20	33 80	29 80	27 35
28	25 60	54 75	41 15	34 60	30 90	104 90	67 75	49 80	40 45	34 15	30 20	27 85
29	26 35	55 85	42 00	35 35	31 60	105 05	67 90	50 05	40 75	34 50	30 55	28 40
30	27 10	57 00	42 90	36 15	32 30	105 20	68 10	50 30	41 05	34 90	31 15	28 95
31	27 95	58 20	43 80	36 95	33 05	105 40	68 35	50 55	41 40	35 35	31 65	29 55
32	28 80	59 45	44 75	37 75	33 85	105 60	68 55	50 85	41 80	35 80	32 25	30 25
33	29 70	60 70	45 75	38 60	34 65	105 75	68 80	51 15	42 20	36 30	32 85	30 95
34	30 60	61 95	46 75	39 50	35 45	105 95	69 05	51 50	42 60	36 85	33 50	31 70
35	31 60	63 30	47 75	40 40	36 35	106 15	69 35	51 85	43 10	37 40	34 20	32 55
36	32 60	64 65	48 85	41 35	37 25	106 35	69 65	52 25	43 60	38 05	34 95	33 45
37	33 70	66 05	49 95	42 35	38 20	106 60	70 00	52 70	44 15	38 75	35 80	34 40
38	34 85	67 55	51 10	43 40	39 25	106 90	70 40	53 20	44 80	39 65	36 75	35 45
39	36 10	69 10	52 35	44 55	40 35	107 25	70 85	53 75	45 55	40 40	37 75	36 60
40	37 45	70 70	53 65	45 70	41 50	107 65	71 30	54 40	46 30	41 35	38 90	37 85
41	38 85	72 35	55 00	46 95	42 75	108 10	71 85	55 05	47 20	42 40	40 10	39 15
42	40 30	74 10	56 40	48 30	44 05	108 60	72 45	55 80	48 10	43 60	41 35	.....
43	41 85	75 85	57 85	49 65	45 40	109 05	73 10	56 60	49 10	44 75	42 75	.....
44	43 50	77 60	59 35	51 05	46 85	109 55	73 75	57 50	50 20	46 05	44 25	.....
45	45 20	79 45	60 90	52 55	48 35	110 10	74 50	58 40	51 40	47 45	45 80	.....
46	47 05	81 35	62 55	54 10	49 95	110 70	75 30	59 45	52 70	48 95	47 50	.....
47	48 95	83 35	64 25	55 75	51 70	111 35	76 20	60 60	54 10	50 65	.....	.....
48	51 00	85 40	66 05	57 55	53 55	112 10	77 20	61 85	55 65	52 45	.....	.....
49	53 25	87 55	68 00	59 45	55 55	112 95	78 30	63 20	57 40	54 45	.....	.....
50	55 55	89 80	70 00	61 50	57 65	113 90	79 55	64 75	59 30	56 60	.....	.....
51	58 10	92 20	72 15	63 65	59 95	114 95	80 90	66 40	61 35	58 90	.....	.....
52	60 75	94 65	74 40	65 95	62 40	116 10	82 35	68 25	63 60	.....	.....	.....
53	63 55	97 20	76 80	68 45	65 00	117 35	83 95	70 25	66 00	.....	.....	.....
54	66 55	99 90	79 35	71 10	67 85	118 75	85 75	72 50	68 65	.....	.....	.....
55	69 80	102 75	82 05	73 95	70 90	120 80	87 70	74 85	71 55	.....	.....	.....
56	73 20	105 70	84 90	77 00	74 15	121 95	89 80	77 60	74 70	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
 Premiums for each \$1,000 Insurance (Nonparticipating.)

Age at Issue of Policy.	LIFE.					ENDOWMENT CONTINUOUS ANNUAL PREMIUMS.							
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premium.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	
20	\$15 37	\$37 31	\$27 54	\$22 79	\$36 34	\$93 64	\$59 34	\$42 79	\$33 19	\$27 08	\$22 79	\$19 85	
21	15 70	37 90	27 98	23 17	31 11	93 67	59 37	42 83	33 24	27 16	22 88	19 97	
22	16 05	38 51	28 44	23 54	31 64	93 70	59 42	42 89	33 31	27 24	22 99	20 12	
23	16 43	39 14	28 91	23 94	32 18	93 73	59 46	42 94	33 38	27 32	23 11	20 26	
24	16 82	39 80	29 39	24 35	32 42	93 77	59 50	43 00	33 44	27 42	23 23	20 43	
25	17 21	40 47	29 90	24 78	33 88	93 80	59 55	43 05	33 53	27 52	23 36	20 61	
26	17 65	41 18	30 43	25 22	33 56	93 84	59 60	43 12	33 61	27 64	23 52	20 81	
27	18 10	41 91	30 98	25 68	34 43	93 89	59 66	43 20	33 71	27 76	23 69	21 03	
28	18 57	42 06	31 55	26 17	34 90	93 94	59 72	43 27	33 82	27 91	23 88	21 28	
29	19 07	43 45	32 14	26 66	35 79	93 99	59 79	43 36	33 93	28 07	24 09	21 55	
30	19 60	44 26	32 75	27 18	36 30	94 05	59 86	43 45	34 07	28 24	24 32	21 86	
31	20 16	45 10	33 39	27 73	36 93	94 10	59 94	43 57	34 21	28 44	24 57	22 19	
32	20 74	45 99	34 04	28 29	37 59	94 18	60 03	43 69	34 37	28 65	24 86	22 55	
33	21 35	46 89	34 73	28 87	38 19	94 24	60 12	43 81	34 54	28 90	25 18	22 95	
34	22 00	47 83	35 45	29 49	39 04	94 33	60 23	43 97	34 74	29 16	25 54	23 40	
35	22 70	48 81	36 19	30 14	39 84	94 42	60 35	44 13	34 97	29 47	25 93	23 88	
36	23 43	49 81	36 96	30 81	40 30	94 51	60 48	44 31	35 22	29 79	26 35	24 42	
37	24 19	50 87	37 77	31 50	41 52	94 62	60 64	44 52	35 50	30 17	26 84	25 00	
38	25 01	51 96	38 61	32 24	42 00	94 74	60 80	44 75	35 81	30 59	27 36	25 64	
39	25 88	53 08	39 47	33 01	43 15	94 87	60 99	45 00	36 16	31 05	27 94	26 33	
40	26 79	54 26	40 39	33 83	44 07	95 02	61 19	45 30	36 55	31 56	28 59	27 09	
41	27 77	55 47	41 35	34 67	45 09	95 19	61 43	45 62	37 00	32 13	29 30	.....
42	28 80	56 73	42 34	35 57	45 69	95 38	61 70	45 99	37 48	32 77	30 07	.....
43	29 90	58 05	43 38	36 52	46 97	95 59	62 00	46 40	38 03	33 48	30 93	.....
44	31 08	59 42	44 48	37 52	47 75	95 84	62 35	46 87	38 65	34 26	31 86	.....
45	32 32	60 84	45 62	38 58	49 20	96 11	62 73	47 39	39 33	35 12	32 89	.....
46	33 64	62 33	46 88	39 69	50 95	96 43	63 17	47 97	40 04	36 06	.....	.....
47	35 05	63 86	48 09	40 88	51 98	96 79	63 67	48 63	40 95	37 14	.....	.....
48	36 56	65 48	49 43	42 14	53 28	97 19	64 22	49 37	41 89	38 29	.....	.....
49	38 17	67 14	50 83	43 48	54 83	97 65	64 84	50 19	42 95	39 57	.....	.....
50	39 89	68 89	52 31	44 90	56 63	98 17	65 54	51 11	44 10	40 96	.....	.....
51	41 71	70 71	53 86	46 42	58 65	98 75	66 32	52 13	45 39	.....	.....	.....
52	43 65	72 59	55 51	48 04	57 87	99 39	67 18	53 25	46 80	.....	.....	.....
53	45 73	74 57	57 24	49 75	58 27	100 10	68 15	54 51	48 35	.....	.....	.....
54	47 95	76 62	59 06	51 60	59 67	100 91	69 22	55 89	50 05	.....	.....	.....
55	50 31	78 76	61 00	53 57	60 61	101 79	70 40	57 43	51 91	.....	.....	.....
56	52 83	81 01	63 07	55 69	62 49	102 78	71 73	59 13	.....	.....	.....	.....
57	55 58	83 35	65 26	57 96	63 49	103 88	73 20	61 00	.....	.....	.....	.....
58	58 40	85 89	67 59	60 39	64 57	105 10	74 53	63 05	.....	.....	.....	.....
59	61 49	88 39	70 08	63 01	66 73	106 46	76 64	65 32	.....	.....	.....	.....
60	64 79	91 11	72 74	66 18	67 94	107 97	78 64	67 82	.....	.....	.....	.....
61	68 31	93 96	75 60	69 50	68 18	109 65	.....	.....	.....	.....	.....	.....
62	72 08	97 01	78 65	73 14	70 42	111 52	.....	.....	.....	.....	.....	.....
63	76 13	100 21	81 94	77 08	71 62	113 58	.....	.....	.....	.....	.....	.....
64	80 46	103 63	85 46	81 34	72 78	115 88	.....	.....	.....	.....	.....	.....
65	85 10	107 25	89 26	85 96	73 86	118 42	.....	.....	.....	.....	.....	.....

For semi-annual rates take 52 per cent of annual.
 For quarterly rates take .265 per cent of annual.

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance (Nonparticipating).

ENDOWMENT INSURANCE TABLE.

Policy payable at death or at the expiration of the years designated.

Age at Issue.	10 ANNUAL PREMIUMS.				15 ANNUAL PREMIUMS.					20 ANNUAL PREMIUMS.			
	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.
20	80	89	86	72	86	16	85	34	35	14	83	54	33
21	80	42	69	77	61	23	54	48	51	50	45	20	37
22	80	46	69	82	61	30	54	54	51	56	45	27	40
23	80	51	69	88	61	39	54	65	51	60	45	33	40
24	80	55	69	94	61	48	54	78	51	67	45	41	40
25	80	60	70	00	61	56	54	91	51	72	45	49	40
26	80	66	70	08	61	67	55	06	51	79	45	57	40
27	80	71	70	16	61	78	55	23	51	86	45	67	40
28	80	77	70	24	61	91	55	41	51	94	45	77	40
29	80	84	70	34	62	04	55	62	52	03	45	89	41
30	80	91	70	44	62	19	55	85	52	11	46	01	41
31	81	00	70	56	62	37	56	08	52	21	46	15	41
32	81	08	70	68	62	55	56	35	52	33	46	31	41
33	81	17	70	82	62	76	56	65	52	45	46	48	41
34	81	28	70	97	62	98	57	00	52	59	46	67	42
35	81	40	71	13	63	23	57	36	52	74	46	88	42
36	81	53	71	33	63	52	57	78	52	92	47	12	42
37	81	67	71	53	63	82	58	22	53	12	47	38	43
38	81	83	71	77	64	17	58	72	53	32	47	69	43
39	82	00	72	03	64	56	59	28	53	56	48	01	44
40	82	20	72	33	64	98	59	87	53	84	48	37	44
41	82	49	72	64	65	46	60	58	54	14	48	79	45
42	82	68	73	01	65	99	61	26	54	49	49	25	45
43	82	96	73	42	66	58	62	06	54	67	49	76	46
44	83	28	73	89	67	23	62	94	55	31	60	93	47
45	83	65	74	40	67	95	63	90	55	80	50	96	47
46	84	07	74	98	68	76	.....	.....	56	94	51	67	48
47	84	53	75	62	69	64	.....	.....	56	95	52	44	49
48	85	06	76	35	70	61	.....	.....	57	64	53	31	50
49	85	65	77	15	71	69	.....	.....	58	41	54	26	51
50	86	31	78	05	72	86	.....	.....	59	26	55	82	53
51	87	05	79	03	.....	.....	.....	.....	60	20	56	47	.....
52	87	66	80	12	.....	.....	.....	.....	61	25	57	78	.....
53	88	77	81	31	.....	.....	.....	.....	62	41	59	11	.....
54	89	78	82	61	.....	.....	.....	.....	63	69	60	61	.....
55	90	90	84	04	.....	.....	.....	.....	65	09	62	25	.....
56	92	13	.....	.....	.....	.....	.....	.....	66	65	.....	.....	.....
57	93	49	.....	.....	.....	.....	.....	.....	68	86	.....	.....	.....
58	95	00	.....	.....	.....	.....	.....	.....	70	25	.....	.....	.....
59	96	66	.....	.....	.....	.....	.....	.....	72	32	.....	.....	.....
60	98	50	.....	.....	.....	.....	.....	.....	74	59	.....	.....	.....

INCREASING LIFE
POLICY.—\$1,000.

The following table of premiums will go into effect March 1, 1901, and the premiums heretofore used are hereby on that date superseded.

The options and policy values, for the present, and until further notice, will remain unchanged.

Age Nearest Birthday.	Annual Premium.	10 Premium.	15 Premium.	20 Premium.
21	75	61 07	838 88	91 78
22	82	61 88	39 06	82 98
23	89	62 79	39 76	82 99
24	01	63 74	40 48	83 02
25	08	64 68	41 23	83 28
26	15	65 68	41 98	84 96
27	22	66 72	42 76	86 66
28	29	67 80	43 58	88 97
29	36	68 87	44 41	87 16
30	43	69 06	45 26	87 96
31	50	70 25	46 21	88 80
32	57	71 43	47 19	89 65
33	64	72 60	48 17	90 62
34	71	73 74	49 26	91 42
35	78	74 89	50 39	92 94
36	85	76 08	51 51	93 82
37	92	77 29	52 64	94 88
38	99	78 51	53 86	95 51
39	06	79 72	55 18	96 76
40	13	80 93	56 61	97 96
41	20	82 14	58 00	99 26
42	27	83 35	59 61	100 77
43	34	84 56	61 19	102 27
44	41	85 77	62 88	103 86
45	48	86 98	64 54	105 53
46	55	88 19	66 49	107 31
47	62	89 40	68 45	109 28
48	69	90 61	70 59	111 38
49	76	91 82	72 70	113 48
50	83	93 03	74 16	115 63
51	90	94 24	75 18	116 88
52	97	95 45	76 68	118 21
53	04	96 66	78 05	119 57
54	11	97 87	79 23	120 92
55	18	99 08	80 77	122 39
56	25	100 29	82 06	123 87
57	32	101 50	83 56	125 37
58	39	102 71	85 06	126 87
59	46	103 92	86 56	128 37
60	53	105 13	88 06	129 87

OPTION OF LIFE ANNUITY FOR
EACH \$1,000.

Granted to the Insured at maturity of Endowments; and to the Beneficiary named in any policy to whom has been given the right to exercise such option by the contract.

The first payment of the Life Annuity to be made at the time the option takes effect, and is found in the table below at the attained age of the Insured or Beneficiary at the maturity of the policy. In this case use the age attained last birthday.

Age Attained.	Males.	Females.	Age Attained.	Males.	Females.	Age Attained.	Males.	Females.
5	43 38	42 25	35	854 87	61 75	65	105 98	895 24
6	43 58	42 41	36	55 51	52 26	66	109 51	98 54
7	43 82	42 59	37	56 22	52 78	67	113 15	101 87
8	44 08	42 79	38	56 95	53 87	68	116 78	105 45
9	44 35	42 99	39	57 73	53 97	69	120 54	109 05
10	44 65	43 22	40	58 54	54 62	70	124 24	112 79
11	44 96	43 46	41	59 39	55 31	71	128 02	116 57
12	45 27	43 69	42	60 31	56 01	72	131 70	120 54
13	45 58	43 95	43	61 26	56 80	73	135 60	124 53
14	45 96	44 20	44	62 23	57 61	74	139 37	128 49
15	46 33	44 48	45	63 36	58 50	75	143 16	132 36
16	46 70	44 77	46	64 49	59 48	76	147 15	136 13
17	47 09	45 06	47	65 66	60 43	77	150 97	139 93
18	47 47	45 38	48	66 95	61 48	78	154 94	143 65
19	47 85	45 60	49	68 30	62 61	79	158 70	147 17
20	48 26	45 86	50	69 70	63 82	80	162 38	150 97
21	48 52	46 16	51	71 21	65 13	81	166 22	154 97
22	48 82	46 47	52	72 38	66 48	82	170 26	159 18
23	49 14	46 78	53	74 54	67 94	83	174 49	163 64
24	49 46	47 11	54	76 32	69 51	84	178 94	168 85
25	49 89	47 45	55	78 25	71 16	85	183 62	173 84
26	50 24	47 82	56	80 28	72 38			
27	50 55	48 19	57	82 43	74 86			
28	51 09	48 59	58	84 80	76 88			
29	51 54	49 00	59	87 26	78 01			
30	52 08	49 41	60	89 87	81 33			
31	52 58	49 86	61	92 84	83 29			
32	53 08	50 31	62	95 67	86 40			
33	53 64	50 77	63	98 41	89 19			
34	54 25	51 24	64	102 37	92 15			

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$18 18	\$39 68	\$30 07	\$25 44	\$304 80	\$108 50	\$65 57	\$47 18	\$36 61	\$29 96	\$25 56
22	18 58	40 32	30 61	26 80	309 94	108 60	65 68	47 80	36 74	30 11	25 74
23	18 97	41 04	31 16	26 87	315 27	108 70	65 78	47 42	36 87	30 26	25 92
24	19 42	41 78	31 74	26 87	320 82	108 80	65 90	47 54	37 00	30 42	26 11
25	19 89	42 56	32 34	27 89	326 58	108 91	66 02	47 68	37 17	30 61	26 33
26	20 40	43 37	32 97	27 93	332 58	104 08	66 15	47 82	37 34	30 80	26 57
27	20 98	44 22	33 62	28 50	338 83	104 16	66 29	47 98	37 52	31 02	26 83
28	21 48	45 10	34 31	29 09	345 31	104 29	66 44	48 15	37 72	31 25	27 11
29	22 07	46 02	35 02	29 71	352 06	104 43	66 60	48 33	37 92	31 50	27 42
30	22 70	46 97	35 76	30 36	359 05	104 58	66 77	48 53	38 16	31 78	27 76
31	23 35	47 96	36 54	31 03	366 33	104 75	66 96	48 74	38 41	32 09	28 13
32	24 05	49 02	37 35	31 74	373 89	104 92	67 16	48 97	38 69	32 43	28 54
33	24 78	50 10	38 20	32 48	381 73	105 11	67 36	49 22	38 98	32 79	28 96
34	25 56	51 22	39 09	33 26	389 88	105 31	67 60	49 49	39 31	33 19	29 46
35	26 88	52 40	40 01	34 08	398 34	105 53	67 85	49 79	39 68	33 63	30 00
36	27 25	53 63	40 98	34 93	407 11	105 75	68 12	50 11	40 07	34 11	30 58
37	28 17	54 91	42 00	35 83	416 21	106 00	68 41	50 47	40 50	34 64	31 22
38	29 15	56 24	43 06	36 78	425 64	106 28	68 73	50 86	40 96	35 23	31 96
39	30 19	57 63	44 17	37 78	435 42	106 58	69 09	51 30	41 52	35 88	32 70
40	31 30	59 09	45 33	38 83	445 55	106 90	69 49	51 78	42 10	36 59	33 55
41	32 47	60 60	46 56	39 93	456 04	107 26	69 92	52 31	42 75	37 38	.....
42	33 72	62 19	47 84	41 10	466 89	107 55	70 40	52 89	43 47	38 24	.....
43	35 05	63 84	49 19	42 34	478 11	108 08	70 92	53 54	44 26	39 19	.....
44	36 46	65 57	50 61	43 64	489 71	108 55	71 50	54 25	45 12	40 23	.....
45	37 97	67 87	52 11	45 08	501 69	109 07	72 14	55 04	46 08	41 37	.....
46	39 58	69 26	53 68	46 50	514 04	109 55	72 86	55 91	47 15	.....	.....
47	41 30	71 25	55 35	48 07	526 78	110 30	73 66	56 89	48 32	.....	.....
48	43 18	73 82	57 10	49 73	539 88	111 01	74 54	57 95	49 61	.....	.....
49	45 09	76 49	58 95	51 50	553 33	111 81	75 51	59 16	51 04	.....	.....
50	47 18	77 77	60 91	53 38	567 13	112 68	76 59	60 45	52 60	.....	.....
51	49 40	80 14	62 98	55 38	581 24	113 64	77 77	61 90	.....	.....	.....
52	51 78	82 63	65 16	57 51	595 66	114 70	79 07	63 48	.....	.....	.....
53	54 31	85 22	67 47	59 79	610 36	115 86	80 51	65 12	.....	.....	.....
54	57 02	87 94	69 91	62 22	625 38	117 14	82 09	67 14	.....	.....	.....
55	59 91	90 79	72 50	64 82	640 54	118 54	83 82	69 24	.....	.....	.....
56	63 00	93 78	75 26	67 60	655 99	120 09	85 78	.....	.....	.....	.....
57	66 29	96 91	78 18	70 59	671 64	121 78	87 84	.....	.....	.....	.....
58	69 82	100 21	81 30	73 78	687 48	123 64	90 15	.....	.....	.....	.....
59	73 60	108 68	84 63	77 22	708 49	125 70	92 70	.....	.....	.....	.....
60	77 63	107 35	88 19	80 91	719 65	127 96	95 50	.....	.....	.....	.....
61	81 96	111 23	91 99	84 88	735 92	130 45	.....	.....	.....	.....	.....
62	86 58	115 32	96 06	89 16	752 26	133 19	.....	.....	.....	.....	.....
63	91 54	119 66	100 43	93 76	768 67	136 20	.....	.....	.....	.....	.....
64	96 86	124 28	105 12	98 73	785 10	139 52	.....	.....	.....	.....	.....
65	102 55	129 18	110 13	104 10	801 52	143 16	.....	.....	.....	.....	.....

For semi-annual rates add 4 per cent and divide by 2.

For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$15 70	\$39 28	\$28 17	\$25 37	\$24 08	\$59 28	\$45 17	\$32 57	\$26 46	\$22 51
22	16 02	39 80	28 59	25 72	24 08	59 27	45 23	32 63	26 54	22 51
23	16 35	39 38	29 08	24 09	24 12	59 31	45 27	32 70	26 63	22 72
24	16 71	39 99	29 48	24 47	24 16	59 36	45 33	32 77	26 72	22 84
25	17 08	40 62	29 96	24 87	24 20	59 41	45 39	32 85	26 82	22 98
26	17 48	41 28	30 45	25 29	24 24	59 46	45 46	32 94	26 93	23 13
27	17 89	41 97	30 97	25 72	24 29	59 52	45 52	33 04	27 06	23 30
28	18 33	42 68	31 51	26 18	24 34	59 59	45 59	33 15	27 20	23 49
29	18 79	43 43	32 06	26 66	24 39	59 66	45 67	33 27	27 36	23 70
30	19 28	44 30	32 64	27 15	24 45	59 74	45 81	33 40	27 53	23 96
31	19 79	45 01	33 25	27 67	24 51	59 83	45 92	33 54	27 72	24 18
32	20 34	45 86	33 89	28 21	24 58	59 92	46 04	33 70	27 94	24 46
33	20 91	46 73	34 55	28 78	24 66	60 02	46 17	33 88	28 18	24 77
34	21 52	47 64	35 24	29 38	24 74	60 13	46 32	34 08	28 45	25 11
35	22 17	48 59	35 96	30 00	24 83	60 25	46 49	34 30	28 74	25 50
36	22 86	49 57	36 71	30 66	24 93	60 38	46 67	34 56	29 07	25 92
37	23 58	50 50	37 50	31 34	25 04	60 54	46 88	34 84	29 44	26 39
38	24 35	51 67	38 33	32 07	25 17	60 71	47 12	35 15	29 86	26 91
39	25 17	52 79	39 19	32 83	25 31	60 90	47 38	35 51	30 31	27 49
40	26 04	53 95	40 09	33 63	25 46	61 12	47 67	35 90	30 82	28 12
41	26 97	55 16	41 03	34 48	25 63	61 36	48 01	36 34	31 39	28 82
42	27 96	56 41	42 08	35 37	25 83	61 64	48 38	36 84	32 01	29 59
43	29 01	57 73	43 07	36 32	26 06	61 96	48 80	37 39	32 71	30 43
44	30 13	59 10	44 16	37 32	26 31	62 31	49 28	38 01	33 49	31 36
45	31 32	60 54	45 32	38 38	26 59	62 71	49 81	38 70	34 35	32 37
46	32 60	62 04	46 54	39 51	26 91	63 17	49 41	39 47	35 30	.....
47	33 96	63 60	47 82	40 71	27 29	63 68	49 08	40 33	36 34	.....
48	35 42	65 24	49 12	41 99	27 72	64 26	49 83	41 29	37 49	.....
49	36 98	66 96	50 61	43 36	28 20	64 30	49 67	42 55	38 76	.....
50	38 64	68 75	52 11	44 81	28 73	65 62	50 61	43 52	40 15	.....
51	40 42	70 62	53 71	46 37	29 33	66 43	51 65	44 52	.....	.....
52	42 32	72 57	55 40	48 02	100 00	67 83	52 80	46 24	.....	.....
53	44 35	74 62	57 18	49 79	100 76	68 83	54 09	47 82	.....	.....
54	46 58	76 74	59 08	51 69	101 68	69 45	55 51	49 54	.....	.....
55	48 85	78 98	61 09	53 72	102 51	70 69	57 08	51 44	.....	.....
56	51 38	81 32	63 22	55 91	103 53	72 07	58 52	.....	.....	.....
57	54 00	83 78	65 50	58 26	104 68	73 59	60 74	.....	.....	.....
58	56 86	86 36	67 93	60 79	105 96	75 29	62 85	.....	.....	.....
59	59 92	89 07	70 53	63 52	107 36	77 18	65 18	.....	.....	.....
60	63 21	91 95	73 33	66 46	108 94	79 27	67 75	.....	.....	.....
61	66 73	94 98	76 31	69 65	110 71	81 58	.....	.....	.....	.....
62	70 52	98 19	79 54	73 09	112 65	84 15	.....	.....	.....	.....
63	74 59	101 81	82 99	76 81	114 82	86 97	.....	.....	.....	.....
64	78 98	105 23	86 73	80 86	117 21	90 09	.....	.....	.....	.....
65	83 68	109 10	90 76	85 25	119 87	93 53	.....	.....	.....	.....

TWENTY-PAYMENT LIFE ANNUITY POLICY.

\$1,000. NONPARTICIPATING.

Age.	Annual Premium for 20 Years.	OPTION AT END OF 20 YEARS.		
		Paid-up Policy for \$1000 and Life Annuity of	Or Cash Surrender Value.	Or Paid-up Policy.
21	\$39 78	\$30 72	\$ 875	\$2245
22	40 11	31 24	885	2250
23	40 44	31 76	894	2104
24	40 79	32 32	903	2108
25	41 15	32 92	913	2143
26	41 53	33 54	923	2148
27	41 92	34 20	934	2098
28	42 32	34 92	944	2070
29	42 74	35 67	955	2046
30	43 18	36 46	966	2083
31	43 62	37 30	978	2089
32	44 09	38 22	990	1978
33	44 57	39 19	1002	1965
34	45 07	40 20	1014	1935
35	45 58	41 31	1026	1915
36	46 12	42 47	1039	1895
37	46 67	43 74	1051	1875
38	47 25	45 09	1064	1858
39	47 84	46 52	1077	1840
40	48 46	48 05	1090	1823
41	49 11	49 68	1103	1805
42	49 78	51 48	1116	1785
43	50 49	53 41	1129	1774
44	51 23	55 49	1142	1760
45	52 01	57 68	1155	1745
46	52 83	59 84	1168	1732
47	53 69	62 08	1181	1719
48	54 61	64 34	1194	1708
49	55 59	66 70	1206	1695
50	56 62	69 03	1218	1683
51	57 72	71 44	1231	1673
52	58 90	73 80	1242	1662
53	60 16	76 33	1254	1652
54	61 54	78 80	1265	1644
55	63 02	81 30	1277	1635
56	64 63	83 96	1288	1625
57	66 40	86 52	1299	1614
58	68 33	89 24	1310	1604
59	70 45	91 79	1320	1602
60	72 77	94 32	1331	1595

OR PAID-UP POLICY FOR \$1,000 AND \$500 CASH.

On this form of Policy a premium paid for twenty years secured an insurance of \$1,000 for life, and in addition thereto a Life Annuity, for the amount stated in the table. At the end of the premium period (20 years), the Insured has the following options:

- 1st.—As above stated, to continue the original Policy as a Paid-up for life and receive a Life Annuity, amount stated in the table.
- 2d.—Or to continue the original Policy in force as a Paid-up for life and receive additionally \$500 in cash for each \$1,000 insured.
- 3d.—Or to surrender the Policy and receive in cash the amount stated in the table.
- 4th.—Or to surrender the Policy and receive a new Paid-up Policy for the amount stated in the table, provided a satisfactory medical examination is furnished.

Largest amount of Insurance it will write on a Single Life, \$25,000.

PREMIUMS FOR EACH \$1,000 INSURANCE. (Participating.)

LIFE RATE ENDOWMENT OPTION POLICY.

Age at Issue of Policy.		Paid-up and Annuity Values, Guaranteed Reserve Values, Ordinary Life Policy.				20 Annual Premiums.		Paid-up and Annuity Values: Guaranteed Reserve Values, 10, 15 and 20 Premiums Life Policies.			
Annual Premiums.		According to past experience the Policy will mature in about the years named below.	Paid-up Insurance Value, which may be granted in lieu of Cash Value if Policy matures at estimated time.	Amount of Annuity which will be granted in lieu of Cash Value if Policy matures at estimated time.	Reserve Value Guaranteed at end of Estimated Endowment period.	According to past experience, the Policy will mature in about the years named below.		Paid-up Insurance Value, which may be granted in lieu of Cash Value if Policy matures at estimated time.	Amount of Annuity which will be granted in lieu of Cash Value if Policy matures at estimated time.	Reserve Value Guaranteed at end of estimated Endowment Period.	
21	\$18 13	30	\$1,881	\$78 06	\$318	\$25 44	26	\$2,078	\$71 49	\$449	
22	18 53	30	1,836	80 00	329	25 90	26	2,024	72 97	460	
23	18 97	30	1,792	82 08	340	26 37	26	1,975	74 55	470	
24	19 42	30	1,749	84 31	351	26 87	26	1,927	76 25	481	
25	19 89	29	1,749	84 31	346	27 39	25	1,927	76 25	481	
26	20 40	29	1,709	86 71	358	27 93	25	1,881	78 06	493	
27	20 93	29	1,669	89 27	369	28 50	25	1,836	80 00	504	
28	21 48	28	1,669	89 27	364	29 09	25	1,792	82 08	515	
29	22 07	28	1,631	92 03	375	29 71	24	1,792	82 08	515	
30	22 70	28	1,594	94 99	387	30 36	24	1,749	84 31	527	
31	23 55	27	1,594	94 99	381	31 03	23	1,749	84 31	527	
32	24 05	27	1,558	98 18	392	31 74	23	1,709	86 71	539	
33	24 78	26	1,558	98 18	387	32 48	23	1,669	89 27	551	
34	25 56	26	1,524	101 62	399	33 26	22	1,669	89 27	551	
35	26 38	25	1,524	101 62	392	34 08	22	1,631	92 03	563	
36	27 25	25	1,491	105 85	404	34 93	22	1,594	94 99	575	
37	28 17	25	1,460	109 33	415	35 83	22	1,558	98 18	587	
38	29 15	24	1,460	109 33	408	36 78	21	1,558	98 18	587	
39	30 19	24	1,420	112 94	419	37 78	21	1,524	101 62	599	
40	31 30	24	1,400	116 71	491	38 83	21	1,491	105 85	611	
41	32 47	23	1,400	116 71	423	39 93	20	1,491	105 85	611	
42	33 72	23	1,373	120 58	434	41 10	20	1,460	109 33	623	
43	35 05	23	1,346	124 55	445	42 34	20	1,420	112 94	636	
44	36 46	23	1,321	128 58	456	43 64	20	1,400	116 71	648	
45	37 97	22	1,321	123 53	446	45 03	19	1,400	116 71	613	
46	39 58	22	1,297	132 66	457	46 50	19	1,373	120 58	624	
47	41 30	22	1,274	136 74	468	48 07	19	1,346	124 55	636	
48	43 13	22	1,252	140 86	478	49 73	19	1,321	128 58	648	
49	45 09	21	1,252	140 86	468	51 50	18	1,321	128 58	608	
50	47 18	21	1,231	145 01	478	53 38	18	1,297	132 66	617	

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance.

ENDOWMENT INSURANCE TABLE.

TEN ANNUAL PREMIUMS.

Policy Payable at Death or Expiration of Years Designated.

Age.	PARTICIPATING.					NONPARTICIPATING.				
	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.
21	57 46	57 46	56 50	57 34	51 47	57 93	56 93	56 23	55 89	54 77
22	57 57	57 46	56 15	57 52	51 70	79 97	69 03	60 35	58 96	48 92
23	57 68	57 11	65 30	57 71	51 94	80 02	69 09	60 43	54 11	49 08
24	57 79	57 24	65 46	57 91	52 21	80 08	69 15	60 52	54 24	49 25
25	57 92	57 39	65 64	58 14	52 50	80 11	69 22	60 62	54 38	49 40
26	58 05	57 54	65 83	58 29	52 82	80 17	69 30	60 73	54 52	49 68
27	58 19	57 71	66 04	58 55	53 17	80 23	69 38	60 86	54 70	49 98
28	58 32	57 86	66 26	58 84	53 54	80 29	69 47	60 98	54 89	50 20
29	58 50	57 96	66 50	59 25	53 95	80 36	69 57	61 12	55 10	50 40
30	58 67	57 29	66 76	59 60	54 40	80 44	69 67	61 27	55 35	50 81
31	58 86	57 52	67 05	59 98	54 90	80 53	69 79	61 44	55 56	51 17
32	59 06	57 76	67 37	60 39	55 44	80 62	69 92	61 63	55 87	51 57
33	59 27	57 92	67 70	60 84	56 03	80 72	70 06	61 84	56 18	52 01
34	59 50	57 30	68 08	61 33	56 67	80 83	70 22	62 08	56 52	52 40
35	59 75	57 62	68 49	61 82	57 37	80 98	70 40	62 36	56 90	53 01
36	60 02	57 95	68 93	62 44	58 13	81 08	70 60	62 64	57 32	53 58
37	60 31	58 33	69 42	63 10	58 96	81 23	70 82	62 96	57 78	54 21
38	60 63	58 73	69 96	63 81	59 86	81 40	71 06	63 32	58 30	54 80
39	60 98	59 18	70 56	64 59	60 84	81 58	71 33	63 72	58 86	55 64
40	61 37	59 68	71 21	65 44	61 90	81 79	71 64	64 17	59 49	56 45
41	61 79	60 23	71 93	66 37	.....	82 02	71 98	64 66	60 17	57 34
42	62 25	60 83	72 72	67 39	.....	82 28	72 36	65 20	60 92	58 29
43	62 76	61 49	73 58	68 50	.....	82 58	72 79	65 82	61 75	59 32
44	63 34	62 22	74 54	69 70	.....	82 92	73 28	66 50	62 66	60 44
45	63 97	63 03	75 58	71 01	.....	83 30	73 82	67 25	63 65	61 05
46	64 67	63 93	76 74	.....	.....	83 73	74 43	68 08	64 74	.....
47	65 46	64 92	78 01	.....	.....	84 22	75 10	68 99	66 90	.....
48	66 31	66 02	79 39	.....	.....	84 77	75 86	70 01	67 19	.....
49	67 27	67 22	80 90	.....	.....	85 39	76 70	71 12	68 57	.....
50	68 32	68 54	82 54	.....	.....	86 08	77 63	72 84	70 05	.....
51	69 48	69 99	.....	.....	.....	86 85	78 66	73 66	.....	.....
52	70 74	71 58	.....	.....	.....	87 70	79 80	75 10	.....	.....
53	72 14	73 30	.....	.....	.....	88 66	81 06	76 68	.....	.....
54	73 67	75 19	.....	.....	.....	89 71	82 42	78 35	.....	.....
55	75 34	77 24	.....	.....	.....	90 87	83 92	80 17	.....	.....
56	77 18	.....	.....	.....	.....	92 16	85 57	.....	.....	.....
57	79 20	.....	.....	.....	.....	93 58	87 86	.....	.....	.....
58	81 41	.....	.....	.....	.....	95 17	89 32	.....	.....	.....
59	83 83	.....	.....	.....	.....	96 89	91 45	.....	.....	.....
60	86 48	.....	.....	.....	.....	98 82	93 78	.....	.....	.....
61	.....	.....	.....	.....	.....	100 95	.....	.....	.....	.....
62	.....	.....	.....	.....	.....	102 27	.....	.....	.....	.....
63	.....	.....	.....	.....	.....	103 84	.....	.....	.....	.....
64	.....	.....	.....	.....	.....	105 84	.....	.....	.....	.....
65	.....	.....	.....	.....	.....	108 65	.....	.....	.....	.....
66	.....	.....	.....	.....	.....	111 74	.....	.....	.....	.....

Largest Amount of Insurance it will write on a Single Life,
\$30,000. Premiums for each \$1,000 Insur-
ance (Participating).

Age at Issue of Policy.	LIFE.				ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.			RENEWABLE TERM.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.	10 Years.	15 Years.	20 Years.
21	\$19 62	\$48 56	\$36 00	\$29 84	\$105 84	\$68 40	\$50 07	\$18 76	\$14 01	\$14 40
22	20 06	49 80	36 55	30 81	105 92	68 50	50 17	18 87	14 18	14 56
23	20 51	50 06	37 13	30 80	106 02	68 60	50 28	18 98	14 32	14 74
24	20 99	50 85	37 73	31 31	106 11	68 71	50 40	14 11	14 47	14 94
25	21 49	51 67	38 35	31 83	106 22	68 82	50 53	14 24	14 64	15 15
26	22 01	52 51	38 98	32 37	106 33	68 94	50 66	14 39	14 82	15 38
27	22 56	53 38	39 65	32 94	106 44	69 07	50 81	14 55	15 02	15 64
28	23 14	54 28	40 33	33 52	106 56	69 21	50 97	14 72	15 24	15 98
29	23 74	55 21	41 06	34 13	106 70	69 35	51 13	14 91	15 48	16 24
30	24 38	56 18	41 78	34 76	106 84	69 51	51 31	15 11	15 74	16 59
31	25 05	57 17	42 55	35 42	106 98	69 68	51 51	15 34	16 03	16 99
32	25 75	58 21	43 34	36 11	107 14	69 86	51 72	15 59	16 35	17 43
33	26 50	59 28	44 16	36 82	107 32	70 06	51 95	15 86	16 71	17 92
34	27 28	60 38	45 02	37 56	107 50	70 27	52 20	16 15	17 10	18 47
35	28 11	61 53	45 91	38 34	107 70	70 50	52 47	16 48	17 55	19 09
36	28 98	62 71	46 83	39 15	107 91	70 75	52 78	16 85	18 05	19 78
37	29 90	63 94	47 79	40 00	108 14	71 02	53 10	17 25	18 61	20 55
38	30 88	65 21	48 79	40 89	108 39	71 32	53 47	17 70	19 24	21 41
39	31 91	66 53	49 83	41 82	108 66	71 64	53 87	18 21	19 95	22 37
40	33 01	67 90	50 92	42 79	108 96	72 00	54 31	18 78	20 75	23 44
41	34 16	69 32	52 06	43 82	109 28	72 40	54 80	19 43	21 65	24 63
42	35 39	70 79	53 24	44 90	109 63	72 83	55 33	20 16	22 65	25 96
43	36 70	72 32	54 49	46 04	110 02	73 32	55 93	21 00	23 78	27 43
44	38 08	73 91	55 79	47 25	110 46	73 85	56 59	21 94	25 04	29 06
45	39 55	75 57	57 16	48 52	110 94	74 44	57 32	23 00	26 45	30 86
46	41 12	77 30	58 60	49 87	111 47	75 10	58 14	24 20	28 03	32 85
47	42 79	79 10	60 11	51 31	112 06	75 88	59 03	25 55	29 78	35 04
48	44 57	80 98	61 71	52 83	112 72	76 64	60 03	27 06	31 72	37 45
49	46 46	82 95	63 39	54 45	113 44	77 54	61 13	28 74	33 88	40 10
50	48 48	84 99	65 16	56 17	114 24	78 53	62 34	30 62	36 26	43 00
51	50 62	87 12	67 03	58 01	115 13	79 62	63 67	32 70	38 88	46 16
52	52 91	89 35	69 01	59 97	116 10	80 82	65 15	35 01	41 77	49 60
53	55 35	91 68	71 10	62 06	117 17	82 15	66 76	37 57	44 95	53 32
54	57 95	94 11	73 31	64 29	118 35	83 61	68 55	40 40	48 43	57 34
55	60 72	96 66	75 66	66 69	119 64	85 21	70 51	43 51	52 25	61 67
56	63 68	99 33	78 16	69 26	121 06	86 99	72 66	46 95	56 42	66 31
57	66 84	102 18	80 82	72 01	122 63	88 94	75 02	50 74	60 97	71 29
58	70 22	105 08	83 66	74 96	124 36	91 09	77 61	54 90	65 91	76 61
59	73 88	108 18	86 69	78 16	126 26	93 46	80 44	59 49	71 27	82 30
60	77 69	111 47	89 94	81 60	128 35	96 07	83 55	64 52	77 05	88 38

For semi-annual rates add 4 per cent and divide by 2.
For quarterly rates add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance (Participating).

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.					
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
25	\$19.89	\$42.56	\$32.34	\$27.39	\$326.56	\$103.91	\$66.02	\$47.68	\$37.17	\$30.61	\$24.33
26	20.40	43.37	32.97	27.93	332.58	104.03	66.15	47.82	37.34	30.80	24.57
27	20.93	44.22	33.62	28.50	338.83	104.16	66.29	47.98	37.52	31.02	24.83
28	21.48	45.10	34.31	29.09	345.31	104.29	66.44	48.15	37.72	31.25	25.11
29	22.07	46.02	35.02	29.71	352.05	104.43	66.59	48.33	37.92	31.50	25.42
30	22.70	46.97	35.76	30.36	359.05	104.58	66.77	48.53	38.16	31.75	25.73
31	23.35	47.98	36.54	31.03	366.35	104.73	66.96	48.74	38.41	32.00	26.03
32	24.05	49.02	37.36	31.74	373.89	104.92	67.18	48.97	38.69	32.27	26.34
33	24.78	50.10	38.20	32.48	381.73	105.11	67.36	49.22	38.98	32.55	26.65
34	25.56	51.22	39.09	33.26	389.88	105.31	67.56	49.49	39.31	32.84	26.96
35	26.38	52.40	40.01	34.08	398.34	105.53	67.85	49.79	39.68	33.13	27.27
36	27.25	53.63	40.98	34.85	407.11	105.75	68.12	50.11	40.07	33.41	27.58
37	28.17	54.91	42.00	35.68	416.21	106.00	68.41	50.47	40.50	33.64	27.89
38	29.15	56.24	43.06	36.78	425.64	106.28	68.73	50.86	40.98	33.88	28.20
39	30.19	57.63	44.17	37.75	435.42	106.58	69.09	51.30	41.52	34.13	28.51
40	31.30	59.09	45.33	38.96	445.55	106.90	69.49	51.78	42.10	34.39	28.83
41	32.47	60.60	46.56	39.98	456.04	107.23	69.92	52.31	42.75	34.66	29.14
42	33.72	62.19	47.84	41.10	466.98	107.65	70.40	52.89	43.47	34.94	29.45
43	35.05	63.84	49.19	42.34	478.11	108.08	70.92	53.54	44.26	35.19	29.76
44	36.46	65.57	50.61	43.64	489.71	108.55	71.50	54.25	45.12	35.45	30.07
45	37.97	67.37	52.11	45.08	501.69	109.07	72.14	55.04	46.08	35.72	30.38
46	39.58	69.26	53.66	46.50	514.04	109.65	72.83	55.91	47.15	36.00	30.69
47	41.30	71.25	55.35	48.07	526.78	110.30	73.60	56.89	48.32	36.28	31.00
48	43.13	73.32	57.10	49.73	539.88	111.01	74.54	57.96	49.61	36.57	31.31
49	45.09	75.49	58.95	51.50	553.33	111.81	75.57	59.15	51.04	36.86	31.62
50	47.18	77.77	60.91	53.38	567.13	112.68	76.59	60.45	52.60	37.15	31.93
51	49.40	80.14	62.99	55.32	581.24	113.64	77.77	61.90	54.31	37.44	32.24
52	51.78	82.63	65.16	57.51	595.66	114.76	79.07	63.48	56.19	37.73	32.55
53	54.31	85.22	67.47	59.79	610.36	115.96	80.51	65.29	58.24	38.02	32.86
54	57.02	87.94	69.91	62.28	625.38	117.14	82.09	67.14	60.49	38.31	33.17
55	59.91	90.79	72.50	64.88	640.54	118.54	83.89	69.24	62.82	38.60	33.48
56	63.00	93.78	75.36	67.70	655.99	120.09	85.73	71.54	65.38	38.89	33.79
57	66.29	96.91	78.18	70.50	671.64	121.76	87.84	74.07	68.08	39.18	34.10
58	69.82	100.21	81.30	73.78	687.48	123.64	90.15	76.84	71.63	39.47	34.41
59	73.60	103.68	84.63	77.26	703.49	125.76	92.70	79.87	75.06	39.76	34.72
60	77.63	107.35	88.19	80.91	719.66	127.98	95.50	83.18	78.50	40.05	35.03
61	81.96	111.23	91.99	84.88	735.92	130.45	98.52	86.80	82.11	40.34	35.34
62	86.58	115.32	96.06	89.16	752.26	133.19	101.90	90.75	85.84	40.63	35.65
63	91.54	119.66	100.43	93.76	768.67	136.20	105.66	95.07	89.57	40.92	35.96
64	96.86	124.28	105.12	98.78	785.10	139.59	109.79	99.78	93.50	41.21	36.27

For Semi-annual Rates, add 4 per cent and divide by 2.

For Quarterly Rates, add 6 per cent and divide by 4.

Largest Amount of Insurance it will write on a Single Life, \$25,000.
Premiums for each \$1,000 Insurance (Nonparticipating).

Age at Issue of Policy.	LIFE.					ENDOWMENT, CONTINUOUS ANNUAL PREMIUMS.		
	Continuous Annual Premiums.	5 Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
26	\$16 19	\$66 77	\$37 33	\$27 73	\$23 10	\$82 57	\$57 88	\$41 12
27	16 64	68 11	38 10	28 31	23 58	92 64	57 97	41 28
28	17 12	69 50	38 89	28 91	24 06	92 72	58 07	41 35
29	17 61	70 94	39 70	29 52	24 62	92 81	58 17	41 47
30	18 13	72 41	40 55	30 17	25 17	92 90	58 28	41 58
31	18 67	73 95	41 43	30 83	25 74	92 99	58 39	41 78
32	19 24	75 54	42 38	31 52	26 32	93 09	58 52	41 93
33	19 84	77 17	43 26	32 23	26 94	93 18	58 64	42 08
34	20 48	78 86	44 23	32 97	27 58	93 30	58 78	42 26
35	21 15	80 61	45 23	33 74	28 26	93 42	58 93	42 45
36	21 86	82 41	46 27	34 54	28 96	93 53	59 09	42 68
37	22 59	84 27	47 34	35 37	29 68	93 67	59 27	42 92
38	23 39	86 21	48 46	36 23	30 44	93 81	59 45	43 21
39	24 22	88 20	49 61	37 14	31 24	93 96	59 71	43 51
40	25 10	90 26	50 82	38 08	32 09	94 14	59 96	43 88
41	26 05	92 40	52 07	39 08	32 98	94 34	60 25	44 24
42	27 05	94 61	53 38	40 12	33 92	94 57	60 58	44 68
43	28 11	96 92	54 75	41 22	34 91	94 85	60 94	45 16
44	29 25	99 32	56 19	42 37	35 96	95 16	61 36	45 68
45	30 45	101 81	57 68	43 59	37 08	95 52	61 86	46 29
46	31 74	104 37	59 25	44 86	38 26	95 92	62 37	46 95
47	33 09	107 02	60 86	46 19	39 49	96 38	62 94	47 57
48	34 53	109 78	62 54	47 58	40 79	96 87	63 58	48 47
49	36 05	112 51	64 27	49 08	42 16	97 41	64 27	49 34
50	37 66	116 36	66 06	50 55	43 60	97 98	65 02	50 28
51	39 36	118 27	67 91	52 12	45 12	98 53	65 85	51 63
52	41 16	121 26	69 84	53 78	46 73	99 82	66 75	52 46
53	43 07	124 33	71 89	55 56	48 42	100 07	67 78	53 68
54	45 10	127 47	73 89	57 33	50 23	100 90	68 81	55 03
55	47 25	130 66	75 08	59 25	52 14	101 81	69 99	56 51
56	49 53	133 95	76 25	61 26	54 16	102 80	71 28	58 13
57	52 42	137 31	80 58	63 39	56 33	103 88	72 70	59 26
58	55 52	140 75	82 98	65 24	58 69	105 06	74 26	61 19
59	58 84	144 29	85 53	67 26	62 75	106 41	76 00	63 22
60	62 38	147 90	88 97	71 85	66 04	107 79	77 81	66 37
61	66 20	153 00	91 78	76 26	69 56	109 42	79 90	68 70
62	70 26	156 86	95 58	78 90	73 35	111 18	82 16	71 42
63	74 62	160 84	99 58	82 07	77 49	113 10	84 53	74 56
64	79 30	165 40	102 91	86 21	81 81	115 20	87 53	77 61
65	84 39	170 62	107 35	90 62	86 42	117 51	90 23	80 25
66	89 66	174 97	111 07	95 36	91 60	120 08	92 59	84 89

ANNUAL PREMIUMS FOR \$1,000 DEFERRED ANNUITY POLICY (Participating.)

Payable in 10 Yearly Installments of \$100 each; one at Death, or Maturity, and the remainder annually thereafter.

Payable in 15 Yearly Installments of \$66.66 each; one at Death, or Maturity, and the remainder annually thereafter.

Age at Issue of Policy.	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.
25	\$16.77	\$35.88	\$27.26	\$23.09	\$40.19	\$15.41	\$32.97	\$25.05	\$21.21	\$36.93
26	17.20	36.56	27.79	23.55	40.31	15.80	33.59	25.54	21.68	37.04
27	17.64	37.28	28.34	24.03	40.45	16.21	34.25	26.04	22.07	37.16
28	18.11	38.02	28.92	24.52	40.59	16.64	34.93	26.57	22.53	37.29
29	18.65	38.80	29.52	25.05	40.74	17.09	35.64	27.12	23.01	37.43
30	19.14	39.60	30.15	25.59	40.91	17.58	36.38	27.70	23.51	37.59
31	19.68	40.45	30.80	26.16	41.09	18.09	37.16	28.30	24.03	37.75
32	20.27	41.32	31.49	26.76	41.28	18.63	37.97	28.93	24.58	37.93
33	20.89	42.23	32.23	27.38	41.49	19.19	38.80	29.66	25.16	38.12
34	21.56	43.18	32.95	28.04	41.72	19.80	39.67	30.28	25.76	38.33
35	22.24	44.17	33.73	28.73	41.97	20.43	40.58	30.99	26.41	38.56
36	22.97	45.21	34.55	29.45	42.24	21.11	41.54	31.74	27.05	38.81
37	23.75	46.29	35.41	30.21	42.55	21.82	42.53	32.53	27.75	39.09
38	24.57	47.41	36.30	31.01	42.88	22.58	43.56	33.35	28.49	39.39
39	25.45	48.58	37.24	31.85	43.25	23.38	44.64	34.21	29.26	39.73
40	26.39	49.81	38.21	32.73	43.65	24.24	45.77	35.11	30.07	40.10
41	27.39	51.09	39.25	33.66	44.10	25.15	46.94	36.08	30.93	40.52
42	28.45	52.44	40.33	34.65	44.59	26.12	48.17	37.05	31.88	40.96
43	29.56	53.82	41.47	35.69	45.13	27.15	49.45	38.10	32.79	41.47
44	30.74	55.28	42.66	36.79	45.73	28.24	50.79	39.20	33.80	42.02
45	32.01	56.79	43.93	37.96	46.40	29.41	52.18	40.36	34.86	42.63
46	33.37	58.35	45.25	39.20	47.13	30.66	53.64	41.58	35.02	43.30
47	34.82	59.96	46.66	34.52	47.96	31.79	55.18	42.87	37.23	44.06
48	36.36	61.81	48.14	41.92	48.86	33.41	56.79	44.23	38.52	44.89
49	38.01	63.64	49.70	43.41	49.86	34.92	58.47	45.66	39.89	45.81
50	39.77	65.56	51.35	45.00	50.96	36.54	60.23	47.18	41.34	46.82
51	41.64	67.56	53.09	46.69	52.18	38.26	62.07	47.78	42.89	47.94
52	43.65	69.66	54.93	48.48	53.51	40.10	64.00	50.47	44.54	49.17
53	45.78	71.84	56.88	50.40	54.98	42.06	66.00	52.26	46.31	50.51
54	48.07	74.13	58.93	53.45	56.60	44.16	68.11	54.15	48.19	52.00
55	50.50	76.54	61.12	54.64	58.37	46.40	70.32	56.15	50.20	53.63
56	53.11	79.06	63.42	56.99	60.31	48.81	72.63	58.29	52.36	55.41
57	55.88	81.70	65.91	59.51	62.44	51.34	75.06	60.55	54.67	57.37
58	58.88	84.48	68.54	62.20	64.78	54.08	77.61	62.97	57.14	59.51
59	62.05	87.40	71.34	65.10	67.33	57.00	80.30	65.55	59.81	61.86
60	65.44	90.50	74.34	68.21	70.12	60.12	83.14	68.30	62.67	64.42
61	69.09	93.77	77.56	71.55	73.17	63.48	86.15	71.25	65.74	67.23
62	72.99	97.22	80.98	75.16	76.50	67.06	89.32	74.40	69.06	70.29
63	77.17	100.87	84.65	79.04	80.14	70.90	92.68	77.79	72.62	73.63
64	81.65	104.77	88.62	83.23	84.12	75.02	96.26	81.42	76.47	77.26
65	86.55	108.90	92.87	87.76	88.44	79.61	100.05	85.32	80.63	81.28

ANNUAL PREMIUMS FOR \$1,000 * DEFERRED ANNUITY POLICY. (Participating.)

Age at Issue of Policy.	Payable in 20 Yearly Installments of \$50 each; one at Death, or Maturity, and the remainder annually thereafter.					Payable in 25 Yearly Installments of \$40 each; one at Death, or Maturity, and the remainder annually thereafter.				
	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.	Ordinary Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment in 20 Years.
25	\$14 05	\$30 07	\$22 85	\$19 35	\$33 68	\$12 93	\$27 66	\$21 02	\$17 80	\$30 99
26	14 41	30 64	23 29	19 78	33 78	13 28	28 19	21 43	18 15	31 08
27	14 79	31 24	23 75	20 14	33 90	13 60	28 74	21 85	18 53	31 19
28	15 18	31 86	24 24	20 55	34 02	13 96	29 32	22 30	18 91	31 30
29	15 59	32 51	24 74	20 99	34 15	14 34	29 91	22 78	19 31	31 41
30	16 04	33 18	25 26	21 45	34 29	14 76	30 53	23 24	19 78	31 54
31	16 49	33 90	25 82	21 92	34 43	15 18	31 19	23 75	20 17	31 68
32	16 99	34 63	26 39	22 42	34 60	15 63	31 86	24 28	20 63	31 83
33	17 50	35 40	27 05	22 95	34 77	16 11	32 57	24 89	21 11	31 99
34	18 06	36 19	27 62	23 50	34 96	16 61	33 29	25 41	21 62	32 17
35	18 64	37 02	28 27	24 08	35 18	17 15	34 06	25 89	22 15	32 36
36	19 25	37 89	28 95	24 68	35 40	17 71	34 86	26 64	22 70	32 57
37	19 90	38 79	29 67	25 31	35 66	18 31	35 69	27 30	23 29	32 81
38	20 59	39 73	30 42	25 99	35 93	18 95	36 56	27 99	23 91	33 06
39	21 33	40 72	31 21	26 69	36 24	19 62	37 46	28 71	24 56	33 35
40	22 11	41 75	32 03	27 43	36 58	20 35	38 41	29 46	25 24	33 66
41	22 94	42 81	32 89	28 21	36 96	21 11	39 39	30 23	25 95	34 00
42	23 82	43 94	33 80	29 04	37 37	21 92	40 42	31 10	26 72	34 38
43	24 76	45 10	34 75	29 91	37 83	22 78	41 50	31 97	27 52	34 80
44	25 76	46 39	35 76	30 83	38 33	23 70	42 62	32 86	28 37	35 26
45	26 83	47 60	36 82	31 81	38 89	24 68	43 79	33 87	29 27	35 78
46	27 96	48 93	37 92	32 85	39 50	25 73	45 02	34 89	30 23	36 34
47	29 18	50 34	39 10	33 96	40 19	26 85	46 31	35 98	31 25	36 98
48	30 47	51 80	40 34	35 18	40 95	28 08	47 66	37 11	32 32	37 68
49	31 86	53 33	41 65	36 58	41 79	29 51	49 07	38 33	33 48	38 45
50	33 33	54 94	43 03	37 71	42 71	30 67	50 55	39 59	34 70	39 29
51	34 90	56 62	44 50	39 18	43 73	32 11	52 09	40 94	36 00	40 24
52	36 58	58 38	46 04	40 63	44 85	33 66	53 71	42 35	37 38	41 26
53	38 37	60 21	47 67	42 24	46 08	35 30	55 39	43 86	38 86	42 39
54	40 28	62 13	49 39	43 96	47 43	37 06	57 16	45 44	40 44	43 64
55	42 33	64 14	51 22	45 80	48 92	38 94	59 01	47 13	42 13	45 01
56	44 51	66 25	53 17	47 76	50 54	40 95	60 96	48 92	43 94	46 50
57	46 88	68 47	55 29	49 87	52 33	43 09	62 99	50 93	45 88	48 15
58	49 33	70 80	57 44	52 13	54 29	45 38	65 14	52 85	47 96	49 95
59	51 99	73 25	59 79	54 56	56 45	47 84	67 39	55 01	50 19	51 92
60	54 85	75 84	62 31	57 16	58 77	50 46	69 78	57 32	52 59	54 07
61	57 90	78 58	64 99	59 97	61 32	53 27	72 30	59 79	55 17	56 42
62	61 17	81 47	67 87	63 92	64 11	56 28	74 96	62 44	57 95	58 99
63	64 67	84 59	70 95	66 94	67 17	59 50	77 78	65 28	60 95	61 80
64	68 43	87 80	74 27	69 75	70 49	62 96	80 78	68 88	64 17	64 86
65	72 62	91 26	77 83	73 55	74 12	66 81	83 97	71 95	67 67	68 19

Largest Amount of Insurance it will write on a Single Life, \$25,000. Premiums for each \$1,000 Insurance (Participating).

ENDOWMENT INSURANCE TABLE.

10 Annual Premiums.

Policy payable at death or expiration of years designated.

Age at Issue of Policy.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
25	\$27 32	\$75 39	\$65 64	\$58 14	\$52 50	\$48 41
26	28 38	75 54	65 68	58 39	52 52	48 42
27	29 43	75 71	65 74	58 65	52 57	48 43
28	30 48	75 89	65 78	58 91	52 59	48 44
29	31 53	75 08	65 80	59 25	53 05	48 45
30	32 57	76 29	66 76	59 40	54 40	49 47
31	33 58	76 52	67 06	59 98	54 90	49 48
32	34 59	76 76	67 37	60 39	55 44	49 49
33	35 59	77 02	67 70	60 84	55 08	49 50
34	36 59	77 30	68 06	61 33	55 67	49 51
35	37 59	77 62	68 46	61 87	56 32	50 52
36	38 59	77 95	68 93	62 46	56 93	50 53
37	39 59	78 33	69 42	63 10	57 56	50 54
38	40 59	78 73	69 96	63 81	58 21	50 55
39	41 59	79 18	70 56	64 59	58 84	50 56
40	42 59	79 68	71 21	65 44	59 50	50 57
41	43 59	80 23	71 98	66 37	60 15	50 58
42	44 59	80 83	72 73	67 39	60 80	50 59
43	45 59	81 49	73 58	68 50	61 48	50 60
44	46 59	82 22	74 54	69 70	62 18	50 61
45	47 59	83 03	75 58	71 01	63 00	50 62
46	48 59	83 93	76 74	72 45	63 54	50 63
47	49 59	84 92	77 01	73 99	64 50	50 64
48	50 59	85 02	78 39	75 67	65 48	50 65
49	51 59	85 22	79 90	77 47	66 48	50 66
50	52 59	86 54	81 54	79 40	67 50	50 67
51	53 59	88 09	84 38	81 48	68 54	50 68
52	54 59	89 58	87 25	83 70	69 60	50 69
53	55 59	91 50	90 34	86 06	70 68	50 70
54	56 59	93 19	93 69	88 59	71 78	50 71
55	57 59	94 24	97 24	91 27	72 90	50 72
56	58 59	95 47	100 69	.....	73 04	50 73
57	59 59	101 90	104 38	.....	73 19	50 74
58	60 59	104 53	108 39	.....	73 34	50 75
59	61 59	107 89	112 69	.....	73 49	50 76
60	62 59	110 48	116 08	.....	73 64	50 77
61	63 59	113 88	.....	.....	73 79	50 78
62	64 59	117 46	.....	.....	73 94	50 79
63	65 59	121 39	.....	.....	74 09	50 80
64	66 59	125 68	.....	.....	74 24	50 81
65	67 59	130 23	.....	.....	74 39	50 82

Largest Amount of Insurance it will write on a Single Life, \$30,000.
 Premiums for each \$1,000 Insurance (Participating).

Age at Issue.	LIFE.					ENDOWMENT. CONTINUOUS ANNUAL PREMIUMS.				
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	Single Payment Premiums.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
21	\$19 53	\$44 73	\$83 06	\$28 28	\$350 28	\$68 37	\$49 73	\$38 94	\$32 10	\$27 53
22	19 95	45 45	84 22	28 73	355 84	68 47	49 84	39 07	32 24	27 66
23	20 40	46 20	84 79	29 22	361 58	68 57	49 95	39 19	32 37	27 86
24	20 86	46 97	85 37	29 73	367 54	68 67	50 07	39 32	32 54	28 06
25	21 34	47 77	35 99	30 25	373 69	68 77	50 18	34 47	32 70	28 25
26	21 85	48 61	36 63	30 79	380 09	68 89	50 32	39 61	32 89	28 48
27	22 40	49 48	37 29	31 36	386 71	69 02	50 47	39 79	33 06	28 73
28	22 95	50 37	37 98	31 95	393 55	69 15	50 61	39 97	33 21	28 99
29	23 55	51 31	38 70	32 57	400 64	69 30	50 78	40 16	33 55	29 29
30	24 18	52 28	39 44	33 20	407 97	69 45	50 96	40 38	33 80	29 60
31	24 85	53 29	40 22	33 88	415 57	69 62	51 15	40 61	34 10	29 93
32	25 54	54 34	41 02	34 57	423 42	69 79	51 37	40 86	34 41	30 35
33	26 27	55 42	41 86	35 30	431 55	69 99	51 59	41 14	34 76	30 77
34	27 05	56 54	42 73	36 06	439 96	70 20	51 85	41 45	35 14	31 25
35	27 88	57 72	43 65	36 87	448 65	70 43	52 13	41 79	35 56	31 77
36	28 75	58 93	44 59	37 70	457 63	70 68	52 42	42 16	36 01	32 32
37	29 66	60 20	45 58	38 56	466 92	70 95	52 76	42 57	36 52	32 95
38	30 64	61 51	46 62	39 48	476 50	71 25	53 13	43 02	37 08	33 63
39	31 67	62 87	47 69	40 44	486 39	71 57	53 52	43 53	37 70	34 37
40	32 76	64 30	48 83	41 46	496 60	71 93	53 93	44 08	38 38	35 20
41	33 93	65 77	50 01	42 52	507 13	72 33	54 46	44 69	39 13	35 09
42	35 15	67 30	51 25	43 65	517 99	72 77	55 01	45 37	39 95	35 06
43	36 47	68 91	52 54	44 84	529 17	73 25	55 61	46 11	40 87	35 14
44	37 87	70 57	53 91	46 09	540 70	73 80	56 29	46 95	41 87	35 30
45	39 36	72 32	55 33	47 42	552 54	74 40	57 03	47 85	42 97	40 58
46	40 93	74 14	56 85	48 82	564 72	75 06	57 55	48 87	44 17	.....
47	42 62	76 03	58 42	50 31	577 23	75 81	58 77	49 99	45 51	.....
48	44 42	78 02	60 10	51 90	590 06	76 64	59 79	51 22	46 96	.....
49	46 33	80 08	61 86	53 59	603 18	77 55	60 91	52 59	48 55	.....
50	48 39	82 24	63 72	55 38	616 59	78 55	62 15	54 07	50 28	.....
51	50 56	84 50	65 68	57 29	630 26	79 66	63 52	55 72	.....	.....
52	52 87	86 85	67 75	59 33	644 17	80 88	65 02	57 52	.....	.....
53	55 35	89 31	69 94	61 49	658 31	82 24	66 68	59 49	.....	.....
54	58 00	91 88	72 26	63 82	672 69	83 73	68 50	61 64	.....	.....
55	60 82	94 57	74 71	66 30	687 24	85 37	70 51	63 99	.....	.....
56	63 82	97 49	77 33	68 97	701 97	87 19	.....	.....	.....	.....
57	67 05	100 36	80 11	71 82	716 86	89 19	.....	.....	.....	.....
58	70 47	103 46	83 07	74 88	731 87	91 28	.....	.....	.....	.....
59	74 16	106 74	86 23	78 17	746 99	93 80	.....	.....	.....	.....
60	78 09	110 20	89 61	81 71	762 20	96 47	.....	.....	.....	.....

WASHINGTON LIFE INS. CO., NEW YORK, N. Y.

largest Amount of Insurance it will write on a Single Life, \$50,000. Premiums for each \$1,000 (Participating) on an Exchangeable and Investment Policy.

TERM. 5-Year Term.	LIFE.				ENDOWMENT. Continuous Annual Premiums.		
	Continuous Annual Premiums.	10 Annual Premiums.	15 Annual Premiums.	20 Annual Premiums.	10 Years.	15 Years.	20 Years.
\$14 36	.....	.....	.....	.....	.....	.....	.....
14 50	.....	.....	.....	.....	.....	.....	.....
14 65	.....	.....	.....	.....	.....	.....	.....
14 83	.....	.....	.....	.....	.....	.....	.....
15 08	.....	.....	.....	.....	.....	.....	.....
15 19	\$17 48	\$38 40	\$29 50	\$25 37	\$66 86	\$62 13	\$44 84
15 41	17 92	39 11	30 05	25 85	97 07	62 29	44 99
15 62	18 39	39 86	30 63	26 36	97 29	62 46	45 15
15 86	18 88	40 68	31 24	26 89	97 51	62 68	45 31
16 11	19 43	41 53	31 97	27 54	97 74	62 81	45 48
16 38	20 02	42 50	32 69	28 19	97 97	63 00	45 67
16 67	20 64	43 46	33 41	28 85	98 20	63 20	45 86
16 96	21 30	44 40	34 13	29 49	98 44	63 40	46 07
17 26	21 95	45 39	34 93	30 15	98 69	63 62	46 29
17 58	22 69	46 53	35 76	30 94	98 94	63 84	46 53
17 92	23 45	47 72	36 70	31 72	99 22	64 08	46 79
18 26	24 29	48 91	37 66	32 59	99 50	64 33	47 15
18 63	25 16	50 04	38 60	33 40	99 78	64 61	47 54
19 02	26 03	51 21	39 59	34 25	100 08	64 89	47 95
19 45	26 96	52 63	40 62	35 24	100 40	65 22	48 40
19 97	27 94	54 06	41 74	36 26	100 78	65 60	48 88
20 53	28 99	55 50	42 87	37 35	101 25	66 04	49 41
21 21	30 11	56 89	44 10	38 40	101 80	66 56	49 99
22 01	31 34	58 34	45 34	39 51	102 88	67 12	50 63
22 95	32 64	60 01	46 64	40 78	103 00	67 74	51 33
24 01	34 04	61 80	48 04	42 15	103 64	68 39	52 10
25 26	35 58	63 61	49 53	43 57	104 52	69 12	52 95
26 62	37 17	65 35	51 09	44 96	105 44	69 91	53 88
28 09	38 82	67 22	52 74	46 47	106 43	70 77	54 91
29 70	40 58	69 15	54 36	48 16	107 48	71 72	56 04
31 43	42 46	71 36	56 23	49 94	108 58	72 76	57 29
33 34	44 46	73 59	58 15	51 85	109 70	73 90	58 68
35 57	46 60	75 85	60 17	53 87	110 82	75 14	60 19
37 52	48 88	78 21	62 29	56 03	112 00	76 50	61 86
40 07	51 42	80 66	64 44	58 23	113 27	78 00	63 71
42 41	54 25	83 40	66 94	60 75	114 56	79 65	65 74
45 56	57 15	86 19	69 58	63 49	116 08	81 59	67 95
48 78	60 14	89 00	72 26	66 21	117 92	83 73	70 42
52 43	63 34	91 84	75 10	69 28	119 93	86 06	73 10
56 12	66 76	95 03	78 03	72 36	122 20	88 63	76 06
60 52	70 42	98 47	81 39	76 02	124 66	91 44	79 29
.....	74 34	102 00	84 96	79 88	127 15	94 54	.....
.....	78 54	105 52	88 57	83 82	129 68	97 95	.....
.....	83 04	109 24	92 45	88 08	132 56	101 68	.....
.....	87 86	113 29	96 81	92 88	135 78	105 79	.....
.....	93 76	118 24	101 68	98 20	139 22	110 28	.....

10 YEAR TERM PREMIUM RATES FOR \$1,000 INSURANCE

Age at Issue	Brooklyn.	Mutual Life, N. Y.	Germania.	Home.	John Hancock.	Kansas Mutual.	Mutual Life of New York.	New York Life.	North Western.	Pacific Mutual.	Penn. Mutual.	Provident Life and Trust.	Union Central.
20	11 71	11 71	11 71	11 71	11 71	11 71	11 71	11 71	11 71	11 71	11 71	11 71	11 71
21	11 88	11 88	11 88	11 88	11 88	11 88	11 88	11 88	11 88	11 88	11 88	11 88	11 88
22	12 05	12 05	12 05	12 05	12 05	12 05	12 05	12 05	12 05	12 05	12 05	12 05	12 05
23	12 24	12 24	12 24	12 24	12 24	12 24	12 24	12 24	12 24	12 24	12 24	12 24	12 24
24	12 43	12 43	12 43	12 43	12 43	12 43	12 43	12 43	12 43	12 43	12 43	12 43	12 43
25	12 64	12 64	12 64	12 64	12 64	12 64	12 64	12 64	12 64	12 64	12 64	12 64	12 64
26	12 86	12 86	12 86	12 86	12 86	12 86	12 86	12 86	12 86	12 86	12 86	12 86	12 86
27	13 10	13 10	13 10	13 10	13 10	13 10	13 10	13 10	13 10	13 10	13 10	13 10	13 10
28	13 35	13 35	13 35	13 35	13 35	13 35	13 35	13 35	13 35	13 35	13 35	13 35	13 35
29	13 60	13 60	13 60	13 60	13 60	13 60	13 60	13 60	13 60	13 60	13 60	13 60	13 60
30	13 86	13 86	13 86	13 86	13 86	13 86	13 86	13 86	13 86	13 86	13 86	13 86	13 86
31	14 13	14 13	14 13	14 13	14 13	14 13	14 13	14 13	14 13	14 13	14 13	14 13	14 13
32	14 41	14 41	14 41	14 41	14 41	14 41	14 41	14 41	14 41	14 41	14 41	14 41	14 41
33	14 70	14 70	14 70	14 70	14 70	14 70	14 70	14 70	14 70	14 70	14 70	14 70	14 70
34	15 00	15 00	15 00	15 00	15 00	15 00	15 00	15 00	15 00	15 00	15 00	15 00	15 00
35	15 31	15 31	15 31	15 31	15 31	15 31	15 31	15 31	15 31	15 31	15 31	15 31	15 31
36	15 63	15 63	15 63	15 63	15 63	15 63	15 63	15 63	15 63	15 63	15 63	15 63	15 63
37	15 96	15 96	15 96	15 96	15 96	15 96	15 96	15 96	15 96	15 96	15 96	15 96	15 96
38	16 30	16 30	16 30	16 30	16 30	16 30	16 30	16 30	16 30	16 30	16 30	16 30	16 30
39	16 65	16 65	16 65	16 65	16 65	16 65	16 65	16 65	16 65	16 65	16 65	16 65	16 65
40	17 01	17 01	17 01	17 01	17 01	17 01	17 01	17 01	17 01	17 01	17 01	17 01	17 01
41	17 38	17 38	17 38	17 38	17 38	17 38	17 38	17 38	17 38	17 38	17 38	17 38	17 38
42	17 76	17 76	17 76	17 76	17 76	17 76	17 76	17 76	17 76	17 76	17 76	17 76	17 76
43	18 15	18 15	18 15	18 15	18 15	18 15	18 15	18 15	18 15	18 15	18 15	18 15	18 15
44	18 55	18 55	18 55	18 55	18 55	18 55	18 55	18 55	18 55	18 55	18 55	18 55	18 55
45	18 96	18 96	18 96	18 96	18 96	18 96	18 96	18 96	18 96	18 96	18 96	18 96	18 96
46	19 38	19 38	19 38	19 38	19 38	19 38	19 38	19 38	19 38	19 38	19 38	19 38	19 38
47	19 81	19 81	19 81	19 81	19 81	19 81	19 81	19 81	19 81	19 81	19 81	19 81	19 81
48	20 25	20 25	20 25	20 25	20 25	20 25	20 25	20 25	20 25	20 25	20 25	20 25	20 25
49	20 70	20 70	20 70	20 70	20 70	20 70	20 70	20 70	20 70	20 70	20 70	20 70	20 70
50	21 16	21 16	21 16	21 16	21 16	21 16	21 16	21 16	21 16	21 16	21 16	21 16	21 16
51	21 63	21 63	21 63	21 63	21 63	21 63	21 63	21 63	21 63	21 63	21 63	21 63	21 63
52	22 11	22 11	22 11	22 11	22 11	22 11	22 11	22 11	22 11	22 11	22 11	22 11	22 11
53	22 60	22 60	22 60	22 60	22 60	22 60	22 60	22 60	22 60	22 60	22 60	22 60	22 60
54	23 10	23 10	23 10	23 10	23 10	23 10	23 10	23 10	23 10	23 10	23 10	23 10	23 10
55	23 61	23 61	23 61	23 61	23 61	23 61	23 61	23 61	23 61	23 61	23 61	23 61	23 61
56	24 13	24 13	24 13	24 13	24 13	24 13	24 13	24 13	24 13	24 13	24 13	24 13	24 13
57	24 66	24 66	24 66	24 66	24 66	24 66	24 66	24 66	24 66	24 66	24 66	24 66	24 66
58	25 20	25 20	25 20	25 20	25 20	25 20	25 20	25 20	25 20	25 20	25 20	25 20	25 20
59	25 75	25 75	25 75	25 75	25 75	25 75	25 75	25 75	25 75	25 75	25 75	25 75	25 75
60	26 31	26 31	26 31	26 31	26 31	26 31	26 31	26 31	26 31	26 31	26 31	26 31	26 31
61	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88	26 88
62	27 46	27 46	27 46	27 46	27 46	27 46	27 46	27 46	27 46	27 46	27 46	27 46	27 46
63	28 05	28 05	28 05	28 05	28 05	28 05	28 05	28 05	28 05	28 05	28 05	28 05	28 05
64	28 65	28 65	28 65	28 65	28 65	28 65	28 65	28 65	28 65	28 65	28 65	28 65	28 65
65	29 26	29 26	29 26	29 26	29 26	29 26	29 26	29 26	29 26	29 26	29 26	29 26	29 26
66	29 88	29 88	29 88	29 88	29 88	29 88	29 88	29 88	29 88	29 88	29 88	29 88	29 88
67	30 51	30 51	30 51	30 51	30 51	30 51	30 51	30 51	30 51	30 51	30 51	30 51	30 51
68	31 15	31 15	31 15	31 15	31 15	31 15	31 15	31 15	31 15	31 15	31 15	31 15	31 15
69	31 80	31 80	31 80	31 80	31 80	31 80	31 80	31 80	31 80	31 80	31 80	31 80	31 80
70	32 46	32 46	32 46	32 46	32 46	32 46	32 46	32 46	32 46	32 46	32 46	32 46	32 46
71	33 13	33 13	33 13	33 13	33 13	33 13	33 13	33 13	33 13	33 13	33 13	33 13	33 13
72	33 81	33 81	33 81	33 81	33 81	33 81	33 81	33 81	33 81	33 81	33 81	33 81	33 81
73	34 50	34 50	34 50	34 50	34 50	34 50	34 50	34 50	34 50	34 50	34 50	34 50	34 50
74	35 20	35 20	35 20	35 20	35 20	35 20	35 20	35 20	35 20	35 20	35 20	35 20	35 20
75	35 91	35 91	35 91	35 91	35 91	35 91	35 91	35 91	35 91	35 91	35 91	35 91	35 91
76	36 63	36 63	36 63	36 63	36 63	36 63	36 63	36 63	36 63	36 63	36 63	36 63	36 63
77	37 36	37 36	37 36	37 36	37 36	37 36	37 36	37 36	37 36	37 36	37 36	37 36	37 36
78	38 10	38 10	38 10	38 10	38 10	38 10	38 10	38 10	38 10	38 10	38 10	38 10	38 10
79	38 85	38 85	38 85	38 85	38 85	38 85	38 85	38 85	38 85	38 85	38 85	38 85	38 85
80	39 61	39 61	39 61	39 61	39 61	39 61	39 61	39 61	39 61	39 61	39 61	39 61	39 61
81	40 38	40 38	40 38	40 38	40 38	40 38	40 38	40 38	40 38	40 38	40 38	40 38	40 38
82	41 16	41 16	41 16	41 16	41 16	41 16	41 16	41 16	41 16	41 16	41 16	41 16	41 16
83	41 95	41 95	41 95	41 95	41 95	41 95	41 95	41 95	41 95	41 95	41 95	41 95	41 95
84	42 75	42 75	42 75	42 75	42 75	42 75	42 75	42 75	42 75	42 75	42 75	42 75	42 75
85	43 56	43 56	43 56	43 56	43 56	43 56	43 56	43 56	43 56	43 56	43 56	43 56	43 56
86	44 38	44 38	44 38	44 38	44 38	44 38	44 38	44 38	44 38	44 38	44 38	44 38	44 38
87	45 21	45 21	45 21	45 21	45 21	45 21	45 21	45 21	45 21	45 21	45 21	45 21	45 21
88	46 05	46 05	46 05	46 05	46 05	46 05	46 05	46 05	46 05	46 05	46 05	46 05	46 05
89	46 90	46 90	46 90	46 90	46 90	46 90	46 90	46 90	46 90	46 90	46 90	46 90	46 90
90	47 76	47 76	47 76	47 76	47 76	47 76	47 76	47 76	47 76	47 76	47 76	47 76	47 76
91	48 63	48 63	48 63	48 63	48 63	48 63	48 63	48 63	48 63	48 63	48 63	48 63	48 63
92	49 51	49 51	49 51	49 51	49 51	49 51	49 51	49 51	49 51	49 51	49 51	49 51	49 51
93	50 40	50 40	50 40	50 40	50 40	50 40	50 40	50 40	50 40	50 40	50 40	50 40	50 40
94	51 30	51 30	51 30	51 30	51 30	51 30	51 30	51 30	51 30	51 30	51 30	51 30	51 30
95	52 21	52 21	52 21	52 21	52 21	52 21	52 21	52 21	52 21	52 21	52 21	52 21	52 21
96	53 13	53 13	53 13	53 13	53 13	53 13	53 13	53 13	53 13	53 13	53 13	53 13	53 13
97	54 06	54 06	54 06	54 06	54 06	54 06	54 06	54 06	54 06	54 06	54 06	54 06	54 06
98	54 99	54 99	54 99	54 99	54 99	54 99	54 99	54 99	54 99	54 99	54 99	54 99	54 99
99	55 93	55 93	55 93	55 93	55 93	55 93	55 93	55 93	55 93	55 93	55 93	55 93	55 93
100	56 88	56 88	56 88	56 88	56 88	56 88	56 88	56 88	56 88	56 88	56 88	56 88	56 88

For term rates of Companies not given above see premium tables on preceding page

20-Year Term Premium Rates for \$1,000 Insurance.

Renewable without medical examination. Participates in surplus and of term if renewed.	Brooklyn.	Home.	Kansas Mutual.	Mutual Life of Ky.	Mutual Life of N. Y.	Penn Mutual.	Provident Life and Life and Trust.	Provident Savings.	Union Central.	United States.
81 65	13 42	13 42	13 42	12 60	12 60	11 70	\$11 85	\$12 86	\$11 81	\$13 61
15 00	13 48	13 48	13 48	12 66	12 66	11 76	12 10	12 92	11 87	13 74
15 40	14 04	14 04	14 04	12 72	12 72	11 82	12 16	13 00	11 93	13 80
15 83	14 10	14 10	14 10	12 78	12 78	11 88	12 22	13 06	11 99	13 86
16 26	14 16	14 16	14 16	12 84	12 84	11 94	12 28	13 12	12 05	13 92
16 74	14 22	14 22	14 22	12 90	12 90	12 00	12 34	13 18	12 11	13 98
17 21	14 28	14 28	14 28	12 96	12 96	12 06	12 40	13 24	12 17	14 04
17 76	14 34	14 34	14 34	13 02	13 02	12 12	12 46	13 30	12 23	14 10
18 32	14 40	14 40	14 40	13 08	13 08	12 18	12 52	13 36	12 29	14 16
18 92	14 46	14 46	14 46	13 14	13 14	12 24	12 58	13 42	12 35	14 22
19 53	14 52	14 52	14 52	13 20	13 20	12 30	13 04	13 48	12 41	14 28
20 23	14 58	14 58	14 58	13 26	13 26	12 36	13 10	13 54	12 47	14 34
20 95	15 04	15 04	15 04	13 32	13 32	12 42	13 16	14 00	12 53	14 40
21 70	15 10	15 10	15 10	13 38	13 38	12 48	13 22	14 06	12 59	14 46
22 52	15 16	15 16	15 16	13 44	13 44	12 54	13 28	14 12	13 05	14 52
23 88	15 22	15 22	15 22	13 50	13 50	13 00	13 34	14 18	13 11	14 58
24 80	15 28	15 28	15 28	13 56	13 56	13 06	13 40	14 24	13 17	15 04
25 80	15 34	15 34	15 34	14 02	14 02	13 12	13 46	14 30	13 23	15 10
26 84	15 40	15 40	15 40	14 08	14 08	13 18	13 52	14 36	13 29	15 16
27 87	15 46	15 46	15 46	14 14	14 14	13 24	13 58	14 42	13 35	15 22
28 67	15 52	15 52	15 52	14 20	14 20	13 30	14 04	14 48	13 41	15 28
29 96	15 58	15 58	15 58	14 26	14 26	13 36	14 10	14 54	13 47	15 34
31 89	16 04	16 04	16 04	14 32	14 32	13 42	14 16	15 00	13 53	15 40
32 80	16 10	16 10	16 10	14 38	14 38	13 48	14 22	15 06	13 59	15 46
33 80	16 16	16 16	16 16	14 44	14 44	13 54	14 28	15 12	14 05	15 52
34 40	16 22	16 22	16 22	14 50	14 50	14 00	14 34	15 18	14 11	15 58
36 06	16 28	16 28	16 28	14 56	14 56	14 06	14 40	15 24	14 17	16 04
37 86	16 34	16 34	16 34	15 02	15 02	14 12	14 46	15 30	14 23	16 10
39 78	16 40	16 40	16 40	15 08	15 08	14 18	14 52	15 36	14 29	16 16
41 84	16 46	16 46	16 46	15 14	15 14	14 24	14 58	15 42	14 35	16 22
44 08	16 52	16 52	16 52	15 20	15 20	14 30	15 04	15 48	14 41	16 28
46 59	16 58	16 58	16 58	15 26	15 26	14 36	15 10	15 54	14 47	16 34
48 89	17 04	17 04	17 04	15 32	15 32	14 42	15 16	16 00	14 53	16 40
51 53	17 10	17 10	17 10	15 38	15 38	14 48	15 22	16 06	14 59	16 46
53 83	17 16	17 16	17 16	15 44	15 44	14 54	15 28	16 12	15 05	16 52
56 86	17 22	17 22	17 22	15 50	15 50	15 00	15 34	16 18	15 11	16 58
59 83	17 28	17 28	17 28	15 56	15 56	15 06	15 40	16 24	15 17	17 04
63 83	17 34	17 34	17 34	16 02	16 02	15 12	15 46	16 30	15 23	17 10
68 83	17 40	17 40	17 40	16 08	16 08	15 18	15 52	16 36	15 29	17 16
73 83	17 46	17 46	17 46	16 14	16 14	15 24	15 58	16 42	15 35	17 22
78 83	17 52	17 52	17 52	16 20	16 20	15 30	16 04	16 48	15 41	17 28
81 20	17 58	17 58	17 58	16 26	16 26	15 36	16 10	16 54	15 47	17 34
83 14	18 04	18 04	18 04	16 32	16 32	15 42	16 16	17 00	15 53	17 40
85 53	18 10	18 10	18 10	16 38	16 38	15 48	16 22	17 06	15 59	17 46
88 03	18 16	18 16	18 16	16 44	16 44	15 54	16 28	17 12	16 05	17 52
90 83	18 22	18 22	18 22	16 50	16 50	16 00	16 34	17 18	16 11	17 58
93 83	18 28	18 28	18 28	16 56	16 56	16 06	16 40	17 24	16 17	18 04
96 83	18 34	18 34	18 34	17 02	17 02	16 12	16 46	17 30	16 23	18 10
99 83	18 40	18 40	18 40	17 08	17 08	16 18	16 52	17 36	16 29	18 16
102 83	18 46	18 46	18 46	17 14	17 14	16 24	16 58	17 42	16 35	18 22
105 83	18 52	18 52	18 52	17 20	17 20	16 30	17 04	17 48	16 41	18 28
108 83	18 58	18 58	18 58	17 26	17 26	16 36	17 10	17 54	16 47	18 34
111 83	19 04	19 04	19 04	17 32	17 32	16 42	17 16	18 00	16 53	18 40
114 83	19 10	19 10	19 10	17 38	17 38	16 48	17 22	18 06	16 59	18 46
117 83	19 16	19 16	19 16	17 44	17 44	16 54	17 28	18 12	17 05	18 52
120 83	19 22	19 22	19 22	17 50	17 50	17 00	17 34	18 18	17 11	18 58
123 83	19 28	19 28	19 28	17 56	17 56	17 06	17 40	18 24	17 17	19 04
126 83	19 34	19 34	19 34	18 02	18 02	17 12	17 46	18 30	17 23	19 10
129 83	19 40	19 40	19 40	18 08	18 08	17 18	17 52	18 36	17 29	19 16
132 83	19 46	19 46	19 46	18 14	18 14	17 24	17 58	18 42	17 35	19 22
135 83	19 52	19 52	19 52	18 20	18 20	17 30	18 04	18 48	17 41	19 28
138 83	19 58	19 58	19 58	18 26	18 26	17 36	18 10	18 54	17 47	19 34
141 83	20 04	20 04	20 04	18 32	18 32	17 42	18 16	19 00	17 53	19 40
144 83	20 10	20 10	20 10	18 38	18 38	17 48	18 22	19 06	17 59	19 46
147 83	20 16	20 16	20 16	18 44	18 44	17 54	18 28	19 12	18 05	19 52
150 83	20 22	20 22	20 22	18 50	18 50	18 00	18 34	19 18	18 11	19 58
153 83	20 28	20 28	20 28	18 56	18 56	18 06	18 40	19 24	18 17	20 04
156 83	20 34	20 34	20 34	19 02	19 02	18 12	18 46	19 30	18 23	20 10
159 83	20 40	20 40	20 40	19 08	19 08	18 18	18 52	19 36	18 29	20 16
162 83	20 46	20 46	20 46	19 14	19 14	18 24	18 58	19 42	18 35	20 22
165 83	20 52	20 52	20 52	19 20	19 20	18 30	19 04	19 48	18 41	20 28
168 83	20 58	20 58	20 58	19 26	19 26	18 36	19 10	19 54	18 47	20 34
171 83	21 04	21 04	21 04	19 32	19 32	18 42	19 16	20 00	18 53	20 40
174 83	21 10	21 10	21 10	19 38	19 38	18 48	19 22	20 06	18 59	20 46
177 83	21 16	21 16	21 16	19 44	19 44	18 54	19 28	20 12	19 05	20 52
180 83	21 22	21 22	21 22	19 50	19 50	19 00	19 34	20 18	19 11	20 58
183 83	21 28	21 28	21 28	19 56	19 56	19 06	19 40	20 24	19 17	21 04
186 83	21 34	21 34	21 34	20 02	20 02	19 12	19 46	20 30	19 23	21 10
189 83	21 40	21 40	21 40	20 08	20 08	19 18	19 52	20 36	19 29	21 16
192 83	21 46	21 46	21 46	20 14	20 14	19 24	19 58	20 42	19 35	21 22
195 83	21 52	21 52	21 52	20 20	20 20	19 30	20 04	20 48	19 41	21 28
198 83	21 58	21 58	21 58	20 26	20 26	19 36	20 10	20 54	19 47	21 34
201 83	22 04	22 04	22 04	20 32	20 32	19 42	20 16	21 00	19 53	21 40
204 83	22 10	22 10	22 10	20 38	20 38	19 48	20 22	21 06	19 59	21 46
207 83	22 16	22 16	22 16	20 44	20 44	19 54	20 28	21 12	20 05	21 52
210 83	22 22	22 22	22 22	20 50	20 50	20 00	20 34	21 18	20 11	21 58
213 83	22 28	22 28	22 28	20 56	20 56	20 06	20 40	21 24	20 17	22 04
216 83	22 34	22 34	22 34	21 02	21 02	20 12	20 46	21 30	20 23	22 10
219 83	22 40	22 40	22 40	21 08	21 08	20 18	20 52	21 36	20 29	22 16
222 83	22 46	22 46	22 46	21 14	21 14	20 24	20 58	21 42	20 35	22 22
225 83	22 52	22 52	22 52	21 20	21 20	20 30	21 04	21 48	20 41	22 28
228 83	22 58	22 58	22 58	21 26	21 26	20 36	21 10	21 54	20 47	22 34
231 83	23 04	23 04	23 04	21 32	21 32	20 42	21 16	22 00	20 53	22 40
234 83	23 10	23 10	23 10	21 38	21 38	20 48	21 22	22 06	20 59	22 46
237 83	23 16	23 16	23 16	21 44	21 44	20 54	21 28	22 12	21 05	22 52
240 83	23 22	23 22	23 22	21 50	21 50	21 00	21 34	22 18	21 11	22 58
243 83	23 28	23 28	23 28	21 56	21 56	21 06	21 40	22 24	21 17	23 04
246 83	23 34	23 34	23 34	22 02	22 02	21 12	21 46	22 30	21 23	23 10
249 83	23 40	23 40	23 40	22 08	22 08	21 18	21 52	22 36	21 29	23 16
252 83	23 46	23 46	23 46	22 14	22 14	21 24	21 58	22 42	21 35	23 22
255 83	23 52	23 52	23 52	22 20	22 20	21 30	22 04	22 48	21 41	23 28
258 83	23 58	23 58	23 58	22 26	22 26	21 36	22 10	22 54	21 47	23 34
261 83	24 04	24 04	24 04	22 32	22 32	21 42	22 16	23 00	21 53	23 40
264 83	24 10	24 10	24 10	22 38	22 38	21 48	22 22	23 06	21 59	23 46
267 83	24 16	24 16	24 16	22 44	22 44	21 54	22 28	23 12	22 05	23 52
270 83	24 22	24 22	24 22	22 50	22 50					

ILLUSTRATIONS OF RESULTS IN 1901.

GUARANTEED CASH VALUE POLICIES.

Age at Issue.	ORDINARY LIFE.						15 PREMIUMS LIFE			20 PREMIUMS LIFE		
	15 Year Period.			20 Year Period.			15 Year Period.			20 Year Period.		
	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.
21	868	\$196	\$520	\$140	\$389	\$810	615	\$442	\$1230	\$151	\$ 619	\$1580
22	60	203	530	144	351	820	18	451	1230	157	634	1580
23	61	210	530	149	363	830	18	461	1230	164	650	1580
24	64	218	540	153	377	840	21	473	1230	171	666	1580
25	66	226	550	160	390	850	23	482	1230	176	681	1580
26	68	234	560	166	405	870	26	494	1230	183	697	1580
27	70	243	570	173	420	880	28	505	1230	191	715	1580
28	72	252	580	178	435	890	32	518	1230	198	732	1580
29	75	261	590	186	453	910	35	530	1230	206	751	1580
30	77	271	590	193	469	920	38	543	1230	215	770	1600
31	81	282	600	201	487	940	43	557	1230	224	790	1600
32	83	292	610	210	506	950	47	571	1230	235	811	1600
33	87	304	620	220	526	970	51	585	1230	244	832	1610
34	92	317	640	230	547	990	56	601	1230	256	855	1610
35	97	330	650	240	568	1000	61	616	1230	268	878	1630
36	102	344	660	253	591	1020	67	633	1300	282	906	1630
37	107	358	670	265	615	1040	73	650	1300	295	928	1640
38	112	372	690	278	639	1060	79	667	1300	311	955	1660
39	118	387	700	294	666	1080	86	685	1310	328	983	1660
40	124	402	710	311	694	1100	94	704	1310	344	1011	1670
41	130	418	720	328	723	1130	103	723	1320	363	1041	1680
42	137	436	740	347	754	1160	110	743	1320	384	1074	1700
43	145	452	750	369	787	1190	119	763	1330	407	1108	1730
44	154	471	770	392	823	1220	130	785	1340	432	1144	1740
45	164	491	780	419	860	1250	141	806	1350	459	1182	1760
46	175	512	800	448	901	1280	154	832	1360	489	1223	1790
47	187	534	820	481	945	1320	168	857	1370	523	1268	1800
48	200	557	840	516	992	1370	182	883	1380	559	1315	1830
49	213	581	860	556	1043	1420	198	910	1390	601	1367	1900
50	229	607	880	601	1099	1470	214	937	1410	647	1424	1920
51	246	634	910	653	1162	1530	233	967	1420	698	1485	1960
52	266	664	930	711	1231	1600	253	998	1440	753	1555	2000
53	288	696	960	779	1309	1680	277	1038	1470	826	1632	2120
54	313	731	990	855	1396	1770	304	1070	1490	908	1719	2200
55	341	769	1030	945	1496	1870	334	1111	1520	992	1817	2300
56	373	810	1070	1049	1611	1980	368	1155	1560	.....	.....	.....
57	409	856	1110	1170	1743	2120	403	1203	1600	.....	.....	.....
58	452	908	1160	1314	1898	2280	451	1257	1640	.....	.....	.....
59	501	966	1220	1483	2061	2470	500	1316	1700	.....	.....	.....
60	557	1032	1290	1692	2299	2700	559	1384	1760	.....	.....	.....
61	624	1108	1370	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	702	1196	1460	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	795	1300	1560	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	908	1423	1690	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	1040	1567	1840	.....	.....	.....	.....	.....	.....	.....	.....	.....

ILLUSTRATIONS, OF RESULTS IN 1901.
GUARANTEED CASH VALUE, ENDOWMENT
POLICIES.

Age at Issue.	15 Year Endowment. 15 Year Period.			20 Year Endowment. 20 Year Period.			25 Year Endowment. 20 Year Period.			30 Year Endowment. 20 Year Period.		
	Dividend.	Total Cash.	Paid up.	Dividend.	Total Cash.	Paid up.	Dividend.	Total Cash.	Paid up.	Dividend.	Total Cash.	Paid up.
21	\$170	\$1170	\$3090	\$ 456	\$1456	\$3480	\$331	\$1050	\$1240	\$253	\$792	\$1100
22	173	1172	3040	459	1459	3410	333	1052	1240	257	796	1100
23	173	1173	2980	462	1462	3350	335	1054	1250	260	799	1100
24	174	1174	2920	465	1465	3280	338	1057	1250	263	802	1110
25	176	1176	2870	467	1467	3200	341	1060	1250	266	806	1110
26	178	1178	2810	470	1470	3150	345	1063	1250	269	809	1110
27	180	1180	2770	473	1473	3090	348	1066	1260	273	813	1120
28	182	1182	2710	476	1476	3030	351	1069	1260	276	817	1120
29	184	1184	2650	480	1480	2970	354	1072	1260	280	821	1130
30	187	1187	2600	484	1484	2920	358	1076	1270	286	827	1130
31	189	1189	2550	489	1489	2860	363	1081	1270	290	832	1140
32	192	1192	2500	493	1493	2810	368	1086	1280	295	838	1140
33	195	1195	2450	499	1499	2760	373	1091	1290	302	845	1150
34	198	1198	2400	505	1505	2710	380	1097	1290	308	852	1160
35	201	1201	2360	511	1511	2670	387	1104	1300	315	860	1170
36	205	1205	2320	518	1518	2620	394	1111	1310	324	870	1180
37	209	1209	2280	526	1526	2580	402	1119	1320	333	880	1190
38	213	1213	2230	535	1535	2540	412	1128	1330	342	890	1200
39	218	1218	2200	546	1546	2510	423	1139	1340	354	903	1210
40	223	1223	2160	557	1557	2480	434	1150	1350	367	917	1220
41	229	1229	2120	570	1570	2450	447	1162	1360	380	932	1230
42	235	1235	2090	584	1584	2430	461	1176	1380	397	950	1240
43	242	1242	2060	600	1600	2410	479	1193	1400	413	968	1250
44	249	1249	2030	618	1618	2390	497	1211	1420	434	991	1300
45	257	1257	2010	639	1639	2380	518	1231	1440	457	1015	1330
46	266	1266	1990	662	1662	2370	542	1254	1460	.....	.....	.....
47	276	1276	1980	688	1688	2370	567	1279	1490	.....	.....	.....
48	288	1288	1940	719	1719	2370	598	1309	1520	.....	.....	.....
49	300	1300	1920	753	1753	2380	635	1345	1560	.....	.....	.....
50	315	1315	1910	792	1792	2400	675	1382	1600	.....	.....	.....
51	830	1830	1900	839	1839	2420	.....	.....	.....	.....	.....	.....
52	848	1848	1890	891	1891	2460	.....	.....	.....	.....	.....	.....
53	868	1868	1890	952	1952	2500	.....	.....	.....	.....	.....	.....
54	891	1891	1890	1023	2023	2560	.....	.....	.....	.....	.....	.....
55	419	1419	1900	1106	2106	2630	.....	.....	.....	.....	.....	.....
56	452	1452	1920	.....	.....	.....	.....	.....	.....	.....	.....	.....
57	489	1489	1940	.....	.....	.....	.....	.....	.....	.....	.....	.....
58	530	1530	1960	.....	.....	.....	.....	.....	.....	.....	.....	.....
59	577	1577	2000	.....	.....	.....	.....	.....	.....	.....	.....	.....
60	631	1631	2040	.....	.....	.....	.....	.....	.....	.....	.....	.....

ILLUSTRATIONS OF RESULTS IN 1901.

CONTINUOUS INSTALMENT POLICIES.

Age at Issue.	ORDINARY LIFE.						15 PREMIUMS LIFE			20 PREMIUMS LIFE		
	15 Year Period.			20 Year Period.			15 Year Period.			20 Year Period.		
	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.
21	\$45	\$151	\$400	\$108	\$261	\$624	\$12	\$341	\$986	\$117	\$ 477	\$1217
22	46	156	408	111	270	631	12	347	986	121	488	1217
23	47	162	408	115	280	639	14	355	986	127	501	1217
24	49	168	416	119	290	647	16	363	986	132	513	1224
25	51	174	424	123	300	655	18	371	986	135	524	1224
26	53	180	431	128	312	670	20	380	986	141	537	1224
27	54	187	439	132	323	678	22	389	986	148	551	1224
28	55	194	447	137	335	685	25	399	986	153	564	1224
29	58	201	454	143	348	701	27	408	986	158	578	1224
30	59	208	454	148	361	708	29	418	986	166	593	1232
31	62	217	462	155	375	724	33	429	993	172	608	1232
32	64	225	470	162	390	732	36	439	993	180	624	1232
33	67	234	477	169	405	747	39	450	993	188	641	1240
34	71	244	483	177	421	762	43	463	993	197	658	1240
35	75	254	500	184	437	770	47	474	998	206	676	1247
36	79	265	508	195	455	785	52	488	1001	217	695	1255
37	82	275	516	204	474	801	56	500	1001	228	715	1263
38	86	286	531	214	492	816	61	514	1001	239	735	1270
39	91	298	539	227	513	832	66	527	1009	253	757	1278
40	95	309	547	239	534	847	72	542	1009	264	778	1286
41	100	322	554	253	557	870	79	557	1016	280	802	1294
42	105	334	570	268	581	893	85	572	1016	296	827	1309
43	112	348	578	284	606	916	92	588	1024	313	853	1324
44	119	363	593	302	633	939	100	604	1032	333	881	1340
45	126	378	601	322	662	963	109	623	1040	353	910	1355
46	135	394	616	345	694	986	119	641	1047	377	942	1378
47	144	411	631	371	728	1016	129	660	1055	402	976	1401
48	154	429	647	397	764	1055	140	680	1063	431	1013	1432
49	164	447	662	428	803	1093	152	700	1070	463	1053	1463
50	176	467	678	463	846	1132	165	722	1086	498	1096	1494
51	189	488	701	503	895	1178	179	744	1093	537	1143	1532
52	203	511	716	548	948	1232	195	769	1109	583	1197	1578
53	222	536	739	600	1008	1294	213	795	1132	636	1257	1632
54	241	563	762	658	1075	1363	234	824	1147	696	1324	1694
55	265	598	798	728	1152	1440	257	855	1170	764	1399	1771
56	297	623	824	807	1240	1525	283	889	1201	844	1486	1858
57	315	659	855	901	1342	1632	313	927	1232	937	1586	1956
58	343	699	888	1011	1461	1756	347	968	1263	1047	1703	2071
59	385	744	939	1144	1602	1902	385	1013	1309	1179	1841	2210
60	439	795	998	1303	1770	2079	430	1065	1355	1337	2006	2379
61	480	853	1055	.....	.....	.....	483	1125	1409	.....	.....	.....
62	541	921	1124	.....	.....	.....	544	1193	1471	.....	.....	.....
63	612	1001	1201	.....	.....	.....	618	1274	1548	.....	.....	.....
64	699	1096	1301	.....	.....	.....	705	1367	1640	.....	.....	.....
65	801	1207	1417	.....	.....	.....	808	1477	1756	.....	.....	.....

ILLUSTRATIONS OF RESULTS IN 1901

GOLD DEBENTURE BOND.

Age at Issue.	ORDINARY LIFE.						15 Payment.			20 Payment.			15 Yr.	20 Yr.
	15 Year Period.			20 Year Period.			15 Year Period.			20 Year Period.			15 Yr.	20 Yr.
	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	Divi- dend.	Total Cash.	Paid up.	End't. 15 Yr. Period.	End't. 20 Yr. Period.
21	875	8254	8076	8192	8414	81109	820	5575	1664	8244	8755	82054	8221	8586
22	78	264	689	197	428	1120	21	587	1664	251	773	2054	204	540
23	79	273	689	203	443	1120	23	599	1664	260	793	2054	225	564
24	82	283	702	210	460	1140	27	613	1664	269	813	2067	226	567
25	86	294	715	216	476	1150	30	627	1664	275	831	2067	229	570
26	88	304	728	224	494	1170	34	642	1664	281	850	2067	221	573
27	91	316	741	231	512	1180	36	656	1664	291	872	2067	224	577
28	94	328	754	239	531	1190	42	674	1664	299	893	2067	227	581
29	98	340	767	247	551	1210	46	690	1664	309	916	2067	229	586
30	100	352	767	256	572	1220	49	706	1664	319	939	2080	243	590
31	105	366	780	266	594	1240	56	724	1677	330	954	2080	245	597
32	108	380	793	277	617	1250	61	742	1677	341	980	2080	250	601
33	113	395	806	289	642	1260	66	760	1677	353	1015	2080	254	606
34	120	413	832	301	667	1300	73	782	1677	367	1048	2080	257	616
35	126	429	845	314	693	1320	79	801	1677	380	1071	2106	261	626
36	133	448	858	328	721	1340	87	823	1690	397	1102	2119	265	632
37	139	465	871	344	750	1360	95	845	1690	412	1132	2132	272	642
38	146	484	897	360	780	1380	103	867	1690	430	1165	2145	277	653
39	153	503	910	379	813	1410	112	891	1703	449	1199	2158	283	663
40	161	522	923	392	847	1440	122	915	1703	468	1233	2171	290	680
41	169	543	936	419	882	1460	133	940	1716	490	1270	2184	293	686
42	178	565	962	443	920	1490	148	966	1716	515	1310	2210	306	712
43	188	587	975	468	960	1520	155	992	1729	542	1352	2236	315	732
44	200	612	1001	497	1003	1550	169	1024	1742	571	1396	2262	324	754
45	213	638	1014	528	1049	1600	183	1050	1755	602	1442	2296	334	780
46	228	666	1040	564	1099	1640	200	1081	1768	638	1492	2337	345	806
47	243	694	1066	603	1153	1690	218	1114	1781	678	1547	2396	359	830
48	260	724	1092	646	1210	1740	237	1148	1794	721	1604	2448	374	877
49	277	755	1118	694	1272	1800	257	1183	1807	771	1668	2490	390	919
50	298	789	1144	749	1341	1870	278	1218	1833	826	1737	2532	410	966
51	320	824	1183	812	1418	1940	303	1257	1846	887	1812	2587	430	1024
52	346	863	1209	883	1502	2020	329	1298	1872	959	1897	2655	452	1097
53	374	904	1248	965	1597	2110	360	1343	1911	1040	1991	2756	478	1161
54	407	950	1287	1057	1703	2210	395	1391	1937	1133	2097	2890	508	1248
55	443	999	1339	1166	1825	2350	434	1444	1976	1240	2217	2990	545	1349
56	485	1053	1391	1283	1955	2450	478	1501	2028	1425	2369	3123	586	.....
57	532	1113	1443	1440	2126	2600	523	1564	2080	1583	2573	3302	636	.....
58	588	1181	1508	1618	2316	2800	566	1634	2132	1768	2876	3497	686	.....
59	651	1256	1586	1825	2539	3000	610	1711	2210	1960	3198	3721	750	.....
60	724	1342	1677	2076	2805	3370	727	1800	2298	2257	3337	4017	800	.....
61	811	1440	1781	.....	.....	.....	815	1899	2379	.....	.....	.....	866	.....
62	918	1555	1898	.....	.....	.....	919	2015	2483	.....	.....	.....	923	.....
63	1034	1691	2028	.....	.....	.....	1043	2151	2613	.....	.....	.....	1108	.....
64	1180	1850	2197	.....	.....	.....	1191	2309	2766	.....	.....	.....	1281	.....
65	1352	2037	2392	.....	.....	.....	1365	2495	2964	.....	.....	.....	1490	.....

LIFE POLICY—\$1000

20-Year Distribution.

Age at Issue.	Adapted Former Results.			Automatic Paid-up Policy with Additions.	Guaranteed Cash Surrender Value and Adapted Former Results.	
	Cash.	Equivalents.			Cash.	Equivalent Annuity.
		Annuity.	Paid-up Additions.			
	1	2	3 a	3 b	4	5
21	\$176 17	\$19 58	\$404	\$631	\$415 17	\$24 01
22	181 38	18 66	407	648	428 38	26 18
23	186 90	18 68	411	654	443 90	27 52
24	192 78	18 15	416	666	458 78	29 04
25	198 87	18 78	419	678	478 87	30 38
26	204 30	18 37	421	688	499 30	32 04
27	209 08	18 85	423	697	505 08	32 12
28	214 73	14 64	424	907	521 73	35 57
29	221 19	16 40	427	918	539 19	37 65
30	229 49	16 33	434	933	557 49	39 66
31	236 57	17 23	438	946	578 57	41 39
32	243 58	18 17	441	956	596 58	44 58
33	253 08	19 36	449	973	618 08	47 38
34	263 83	20 70	458	989	646 83	50 80
35	275 79	22 34	469	1008	684 79	53 68
36	289 97	24 64	483	1,030	690 97	57 30
37	307 34	26 34	502	1,056	719 34	61 43
38	325 89	28 88	522	1,084	749 89	66 01
39	346 61	31 48	544	1,114	782 61	71 08
40	370 47	34 75	571	1,148	817 47	76 69
41	394 44	38 25	596	1,180	855 44	82 78
42	420 90	43 30	625	1,216	890 90	89 64
43	448 31	46 73	654	1,258	930 31	97 00
44	478 17	51 80	685	1,290	973 17	105 82
45	511 38	57 58	721	1,333	1,017 38	114 66
46	548 43	64 18	762	1,381	1,066 43	124 69
47	590 57	71 88	808	1,431	1,118 57	135 80
48	625 57	78 59	840	1,471	1,165 57	146 43
49	678 04	88 62	885	1,523	1,227 04	159 77
50	731 97	98 64	935	1,588	1,298 97	174 49
51	784 93	110 85	1,038	1,671	1,366 93	190 63
52	864 50	121 55	1,097	1,751	1,447 50	208 57
53	943 33	140 53	1,182	1,841	1,538 33	228 96
54	1,038 48	158 23	1,271	1,938	1,633 48	251 16
55	1,134 07	178 43	1,375	2,045	1,738 07	275 88
56	1,241 89	208 50	1,508	2,178	1,861 39	305 63
57	1,367 55	231 00	1,635	2,317	1,998 55	337 60
58	1,500 80	261 45	1,775	2,468	2,149 80	372 97
59	1,641 77	294 23	1,920	2,614	2,290 77	410 54
60	1,805 94	339 58	2,081	2,791	2,468 94	458 48

LIFE POLICY—\$1,000.

15-Year Distribution.

Age at Issue.	Adapted Former Results.			Automatic Paid-up Policy with Additions.	Guaranteed Cash Surrender Value and Adapted Former Results.	
	Cash.	Equivalents.			Cash.	Equivalent Annuity.
		Annuity.	Paid-up Additions.			
	1	2	3a	3b	4	5
21	\$59 01	\$3 27	\$140	\$474	\$236 61	\$12 66
22	59 51	3 36	143	479	234 51	13 27
23	61 74	3 54	150	487	233 74	13 94
24	63 20	3 67	151	495	231 20	14 68
25	61 91	3 33	153	503	230 91	15 35
26	65 85	3 95	151	509	268 85	16 13
27	63 07	4 15	153	518	278 07	16 98
28	69 60	4 31	153	525	287 60	17 38
29	70 29	4 43	151	530	287 29	18 76
30	72 87	4 68	153	539	307 87	19 79
31	74 91	4 90	154	547	318 91	20 89
32	76 43	5 10	154	554	330 43	22 04
33	79 94	5 44	157	564	343 94	23 33
34	85 23	5 93	164	578	358 23	24 95
35	90 27	6 43	170	593	373 27	26 37
36	94 06	6 84	174	623	389 06	28 33
37	100 38	7 49	181	617	406 38	30 33
38	106 86	8 17	189	633	423 86	32 43
39	114 94	9 02	199	650	442 94	34 77
40	122 69	9 89	203	663	461 69	37 34
41	131 37	10 69	219	684	481 37	39 92
42	142 13	12 13	232	704	503 13	42 83
43	153 43	13 50	245	734	534 43	46 17
44	166 37	15 11	261	747	547 37	49 73
45	180 17	16 30	277	770	573 17	53 68
46	195 01	18 91	285	794	598 01	58 00
47	211 60	21 26	314	820	625 60	63 37
48	229 94	23 97	335	847	653 94	68 19
49	248 04	26 87	355	873	683 04	74 00
50	267 48	30 12	377	901	713 48	80 34
51	287 65	33 60	398	928	744 65	86 90
52	310 09	37 53	433	958	777 09	94 19
53	331 59	41 65	445	986	809 59	101 71
54	354 36	46 14	469	1,016	842 36	109 63
55	377 84	50 63	493	1,045	875 84	118 04
56	401 78	56 08	517	1,074	910 78	127 03
57	423 17	61 69	543	1,105	947 17	136 43
58	453 24	63 39	574	1,141	986 24	146 38
59	492 83	75 83	610	1,182	1,030 83	158 60
60	536 73	85 19	656	1,233	1,083 73	173 68
61	585 86	96 04	708	1,293	1,141 86	187 19
62	645 83	109 09	773	1,361	1,210 83	204 53
63	721 68	126 73	853	1,443	1,294 68	225 56
64	814 63	145 08	953	1,554	1,345 63	250 11
65	931 51	171 54	1,078	1,686	1,520 51	280 03

20 PAYMENT LIFE POLICY—\$1000.

20-Year Distribution:

Age at Issue.	Adapted Former Results.			Automatic Paid-up Policy with Additions.	Guaranteed Cash Surrender Value and Adapted Former Results.	
	Cash.	Equivalents.			Cash.	Equivalent Annuity.
		Annuity.	Paid-up Additions.			
	1	2	3 a	3 b	4	5
21	\$278 55	\$16 71	\$689	\$1,689	\$755 55	\$45 83
22	282 27	17 21	634	1,674	769 27	46 61
23	286 81	17 75	629	1,669	783 81	48 86
24	291 77	18 40	628	1,668	798 77	50 89
25	297 74	19 13	627	1,667	814 74	52 86
26	304 43	19 93	628	1,668	832 43	54 81
27	312 84	20 89	631	1,681	850 84	56 80
28	321 07	21 88	634	1,684	870 07	59 81
29	328 80	22 89	636	1,686	889 80	61 96
30	338 89	24 11	641	1,641	910 89	64 69
31	346 23	25 22	641	1,641	930 33	67 76
32	353 27	26 36	640	1,640	949 27	70 84
33	362 27	27 71	643	1,643	970 27	74 23
34	372 00	29 19	646	1,646	992 00	77 86
35	383 96	30 96	653	1,653	1,014 96	81 28
36	396 73	32 81	660	1,660	1,037 73	86 84
37	408 13	34 85	667	1,667	1,061 13	90 61
38	423 15	37 24	678	1,678	1,087 15	95 70
39	439 36	39 90	690	1,690	1,114 36	101 21
40	456 73	42 84	704	1,704	1,142 73	107 19
41	474 59	46 08	718	1,718	1,171 59	113 63
42	493 41	49 78	736	1,736	1,202 41	120 84
43	517 09	53 32	754	1,754	1,235 09	129 79
44	540 70	56 89	775	1,775	1,269 70	137 55
45	566 64	63 80	798	1,798	1,305 64	147 03
46	592 77	69 24	823	1,823	1,342 77	156 83
47	621 35	75 31	848	1,848	1,381 35	167 43
48	655 69	82 37	881	1,881	1,425 69	179 10
49	696 21	90 65	921	1,921	1,476 21	192 21
50	742 26	100 03	968	1,968	1,532 26	206 50
51	801 29	111 75	1,081	2,081	1,600 29	223 13
52	864 22	124 53	1,097	2,097	1,673 22	241 03
53	932 03	138 30	1,168	2,168	1,750 03	260 80
54	1,006 99	154 93	1,247	2,247	1,832 90	282 00
55	1,087 27	172 58	1,336	2,336	1,922 27	305 12
56	1,163 55	190 74	1,407	2,407	2,006 55	328 93
57	1,234 05	220 28	1,559	2,559	2,155 05	364 03
58	1,303 19	250 21	1,699	2,699	2,295 19	399 63
59	1,368 05	283 69	1,852	2,852	2,440 05	433 39
60	1,431 81	324 40	2,089	3,089	2,634 51	465 17

15 PAYMENT LIFE POLICY—\$1,000

20-Year Distribution

Age at Issue.	Adapted Former Results.			Automatic Paid-up Policy with Additions.	Guaranteed Cash Surrender Value and Adapted Former Results.	
	Cash.	Equivalents.			Cash.	Equivalent Annuity.
		Annuity.	Paid-up Additions.			
	1	2	3a	3b	4	5
21	\$187 21	\$11 33	\$429	\$1,439	\$684 21	\$30 85
22	191 39	11 07	430	1,450	678 59	41 37
23	196 57	13 13	432	1,453	693 57	43 00
24	202 19	12 78	435	1,455	709 29	44 73
25	209 23	13 44	441	1,441	726 25	46 58
26	216 51	14 17	443	1,446	744 51	48 73
27	223 02	15 09	446	1,453	764 02	51 01
28	235 02	16 06	455	1,455	784 01	53 49
29	244 53	17 03	473	1,473	805 53	56 10
30	254 30	18 14	483	1,483	828 30	58 83
31	263 78	19 20	493	1,493	852 78	61 72
32	274 04	20 45	496	1,496	870 04	64 98
33	284 53	21 77	505	1,505	888 53	68 20
34	295 21	23 17	513	1,513	915 21	71 84
35	307 16	24 77	522	1,522	938 16	75 66
36	320 19	26 55	534	1,534	963 19	79 78
37	325 17	28 03	543	1,543	983 17	84 30
38	331 30	30 01	552	1,552	1,015 30	89 27
39	377 73	34 30	553	1,553	1,032 73	94 09
40	392 11	36 78	604	1,604	1,078 11	101 23
41	407 10	39 43	615	1,615	1,104 10	107 09
42	431 01	43 31	640	1,640	1,138 01	114 37
43	455 19	47 53	665	1,665	1,173 19	122 40
44	483 14	52 34	692	1,692	1,213 14	131 23
45	515 65	58 06	727	1,727	1,254 65	141 20
46	550 33	64 23	763	1,763	1,300 33	151 30
47	579 49	70 21	790	1,790	1,339 49	162 34
48	611 30	76 73	821	1,821	1,381 30	173 52
49	645 93	84 10	855	1,855	1,425 93	185 07
50	681 47	91 84	889	1,889	1,471 47	198 31
51	719 70	100 37	926	1,926	1,518 70	211 81
52	760 84	109 62	966	1,966	1,569 84	226 20
53	804 14	119 84	1,008	2,008	1,622 14	241 75
54	854 06	131 39	1,053	2,053	1,680 06	258 48
55	905 70	143 78	1,103	2,103	1,740 70	276 30
56	964 01	159 03	1,166	2,166	1,807 01	295 22
57	1,033 10	174 51	1,235	2,235	1,884 10	316 26
58	1,106 69	192 30	1,309	2,309	1,966 69	342 46
59	1,192 74	213 75	1,395	2,395	2,053 74	368 35
60	1,311 71	241 55	1,513	2,513	2,164 71	402 34

TEN PAYMENT LIFE POLICY—\$1,000.

20-Year Distribution.

Age at Issue.	Adapted Former Results.			Automatic Paid-up Policy with Additions.	Guaranteed Cash Surrender Value and Adapted Former Results.	
	Cash.	Equivalents.			Cash.	Equivalent Annuity.
		Annuity.	Paid-up Additions.			
	1	2	3 a	3 b	4	5
21	\$176 57	\$10 59	\$405	\$1,405	\$653 57	\$37 21
22	179 33	10 93	403	1,403	656 33	40 63
23	182 43	11 31	401	1,401	679 43	44 13
24	186 53	11 76	401	1,401	693 53	47 73
25	191 00	12 27	402	1,402	708 00	51 59
26	195 09	12 77	402	1,402	723 09	55 56
27	200 88	13 41	405	1,405	738 88	59 33
28	207 04	14 11	408	1,408	756 04	63 53
29	213 57	14 87	412	1,412	774 57	68 23
30	222 08	15 80	420	1,420	794 08	73 51
31	229 76	16 73	425	1,425	813 76	79 27
32	237 63	17 73	430	1,430	833 63	85 21
33	245 92	18 81	436	1,436	853 92	91 38
34	254 65	19 98	442	1,442	874 65	97 68
35	265 00	21 37	451	1,451	896 00	104 26
36	276 23	22 90	460	1,460	918 23	111 14
37	288 44	24 63	471	1,471	941 44	118 40
38	301 36	26 52	483	1,483	965 36	126 28
39	315 10	28 62	495	1,495	990 10	134 53
40	329 64	30 92	508	1,508	1,015 64	143 28
41	345 46	33 50	522	1,522	1,042 46	151 11
42	361 27	36 30	541	1,541	1,071 27	159 63
43	383 51	39 33	539	1,559	1,101 51	168 87
44	403 66	42 73	578	1,578	1,132 66	178 75
45	425 83	46 05	600	1,600	1,164 83	189 17
46	447 78	49 30	621	1,621	1,197 78	199 92
47	472 28	52 94	644	1,644	1,232 28	210 36
48	497 81	56 58	669	1,669	1,267 81	221 27
49	525 77	60 45	696	1,696	1,305 77	232 02
50	554 86	74 77	724	1,724	1,344 86	243 25
51	586 27	81 86	755	1,755	1,385 97	254 70
52	621 84	89 50	789	1,789	1,430 84	266 17
53	661 31	98 54	830	1,830	1,479 31	278 55
54	705 63	108 56	874	1,874	1,531 63	291 64
55	750 41	119 11	918	1,918	1,583 41	305 65
56	798 44	130 53	966	1,966	1,641 44	319 08
57	848 79	143 37	1,015	2,015	1,699 79	333 13
58	900 61	156 50	1,065	2,065	1,759 61	346 56
59	940 32	168 51	1,100	2,100	1,806 32	359 75
60	985 30	181 45	1,140	2,140	1,858 30	372 22

15 PAYMENT LIFE POLICY—\$1,000.

15-Year Distribution.

Age at Issue.	Adapted Former Results.			Automatic Paid-up Policy with Additions.	Guaranteed Cash Sur- plus and Adapted Former Results.	
	Cash.	Equivalents.			Cash.	Equi- Ann.
		Annuity.	Paid-up Additions.			
	1	2	3 a	3 b	4	5
21	\$78 38	\$4 37	\$199	\$1,199	\$511 38	\$3
22	80 13	4 51	199	1,199	522 13	2
23	83 18	4 77	203	1,203	533 18	3
24	85 47	4 97	204	1,204	544 47	3
25	87 05	5 14	204	1,204	555 05	3
26	91 81	5 50	210	1,210	568 81	3
27	94 93	5 78	213	1,213	581 93	3
28	98 43	6 10	216	1,216	595 43	3
29	102 00	6 43	219	1,219	609 00	3
30	106 23	6 83	223	1,223	623 23	4
31	110 24	7 21	227	1,227	638 24	4
32	116 08	7 74	234	1,234	654 08	4
33	121 59	8 28	240	1,240	670 59	4
34	127 14	8 85	245	1,245	688 14	4
35	134 71	9 53	254	1,254	706 71	5
36	142 89	10 40	264	1,264	726 89	5
37	151 76	11 33	275	1,275	747 76	5
38	160 80	12 30	285	1,285	768 80	5
39	171 03	13 47	296	1,296	791 03	6
40	183 53	14 80	313	1,313	814 53	6
41	196 00	16 20	336	1,336	838 00	6
42	208 91	17 84	341	1,341	851 91	7
43	222 57	19 53	356	1,356	866 57	7
44	237 40	21 56	373	1,373	882 40	8
45	253 30	23 75	390	1,390	899 30	8
46	270 03	26 18	408	1,408	927 03	9
47	288 21	29 06	429	1,429	956 21	10
48	306 30	32 14	450	1,450	1,026 30	10
49	325 04	35 61	471	1,471	1,058 04	11
50	350 93	39 53	494	1,494	1,090 93	12
51	374 04	43 89	518	1,518	1,124 04	13
52	398 47	48 29	545	1,545	1,158 47	14
53	425 75	53 23	574	1,574	1,193 75	14
54	449 84	58 57	605	1,595	1,229 84	16
55	477 13	64 30	638	1,623	1,267 13	17
56	505 80	70 51	680	1,650	1,304 80	18
57	533 43	76 73	725	1,676	1,341 43	19
58	559 88	83 43	782	1,698	1,377 88	20
59	590 43	90 84	841	1,721	1,416 43	21
60	621 06	98 73	901	1,761	1,456 06	22
61	659 93	106 18	966	1,796	1,509 93	24
62	703 33	118 63	1039	1,839	1,558 33	26
63	753 41	131 08	1110	1,890	1,611 41	28
64	813 45	145 77	1181	1,951	1,670 45	30
65	889 13	163 53	1,041	2,041	1,772 13	32

INSERT TO

ADAPTED ILLUSTRATIONS

(FOR USE OF AGENTS ONLY)

EXAMPLES OF DIVIDENDS

ON

TEN AND FIFTEEN YEAR

DISTRIBUTION POLICIES

1901

Ten Year Distribution Policies issued in 1891.

Life.			Life—10 Premiums.			Life—15 Premiums.		
Age at Issue.	Cash.	Addition.	Age at Issue.	Cash.	Addition.	Age at Issue.	Cash.	Addition.
21	\$45 00	\$128	21	\$82 43	\$231	22	\$67 18	\$185
22	47 39	130	22	83 91	231	27	74 42	185
23	48 08	130	23	85 17	230	30	79 68	186
24	49 58	131	24	87 18	231	35	90 69	191
25	50 90	132	25	88 96	231	37	95 87	193
26	52 00	132	26	90 45	230	43	114 97	205
27	52 90	132	27	92 71	231	44	119 20	207
28	54 63	133	28	94 69	231	47	133 29	219
29	56 06	134	29	96 38	230	49	144 09	226
30	57 24	134	30	98 79	231	51	156 51	236
31	59 25	136	31	101 65	233	53	171 29	250
32	60 91	137	32	103 62	233	55	188 68	266
33	63 25	139	33	106 08	233	57	209 85	287
34	65 27	141	34	109 15	235	62	281 47	357
35	66 96	141	35	111 89	236	64	321 04	398
36	69 28	143	36	114 26	236			
37	72 20	146	37	118 33	239			
38	74 72	148	38	120 80	239			
39	77 80	150	39	124 97	241			
40	80 33	152	40	127 73	241			
41	83 58	155	41	132 05	244			
42	87 05	158	42	135 94	246			
43	91 07	162	43	140 81	250	21	\$58 61	\$164
44	94 43	164	44	145 17	253	22	59 99	165
45	99 11	169	45	150 52	256	24	62 44	165
46	103 14	173	46	155 34	259	25	63 41	165
47	106 36	178	47	160 59	268	26	64 22	163
48	113 85	182	48	167 26	268	27	65 88	164
49	119 44	188	49	173 39	272	28	67 25	164
50	125 18	193	50	179 92	277	29	69 43	166
51	132 04	199	51	187 90	284	30	70 49	165
52	139 91	208	52	195 27	291	31	72 21	166
53	147 78	216	53	204 09	298	32	74 73	168
54	156 64	224	54	213 25	305	33	76 06	167
55	165 26	233	55	222 79	314	34	78 12	168
56	176 18	245	56	233 89	325	35	80 84	171
57	187 15	256	57	245 60	336	36	82 51	170
58	199 13	267	58	257 63	345	37	85 45	173
59	212 62	281	59	271 60	359	38	87 82	173
60	225 20	299	60	286 98	376	39	90 77	175
61	244 02	315	61	303 41	391	40	92 87	176
62	262 58	333	62	321 18	408	41	96 54	179
63	282 56	353	63	340 02	425	42	99 78	181
64	303 81	377	64	362 14	449	43	103 60	184
65	325 79	401	65	411 22	498	44	108 30	188
66	353 93	431	66	440 55	529	45	115 85	193
						47	120 47	198
						49	130 67	205
						50	136 22	210
						51	143 03	216
						52	150 03	224
						53	157 14	229
						55	174 49	245
						59	220 09	291
						60	234 33	307

NOTE—The additions are given, when the terms of the policy have been complied with.

Ten Year Distribution Policies issued in 1891.

NOTE.—The additions are given when the terms of the policy have been complied with.

DIVIDEND DECLARED IN 1901, ON \$1,000.

Fifteen Year Distribution Policies Issued in 1886.

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Life.			15 Year Endowment.		
Age at Issue	Cash	Addition.	Age at Issue.	Cash.	Addition.
27	\$114 38	\$257	25	\$272 28	
29	120 09	260	30	280 94	
30	123 36	260	33	287 48	..
34	140 38	271	34	289 28	..
36	149 11	276	36	296 06	....
43	196 33	317	40	312 04	...
Life—15 Premiums.			20 Year Endowment.		
21	\$188 07	\$468	46	\$268 57	\$385
24	190 75	384			
27	159 09	358			
28	162 59	358			
30	170 00	359			
31	174 01	359			
33	183 00	362			
34	187 81	362			
36	199 27	369			
37	204 22	370			
39	218 49	380			
40	225 59	384			
42	239 95	394			
43	249 04	396			
44	259 54	408			
45	268 79	414			
46	282 12	426			
48	307 44	449			
54	419 60	554			
Life—20 Premiums.					
34	107 10	323			

RE—The additions are given, when the terms of the policy have been complied with.

10 PAYMENT LIFE POLICY—\$1000.

15-Year Distribution.

Adapted Former Results.			Automatic Paid-up Policy with Additions.	Guaranteed Cash Surrender Value and Adapted Former Results.	
Cash. 1	Equivalents.			Cash. 4	Equivalent Annuity. 5
	Annuity. 2	Paid-up Additions. 3a			
\$67 52	\$3 76	\$171	\$1,171	\$500 52	\$97 94
69 00	3 90	173	1,173	511 00	98 93
71 75	4 11	175	1,175	521 75	99 93
73 77	4 29	176	1,176	532 77	101 01
75 08	4 43	175	1,175	544 08	102 14
78 67	4 71	180	1,180	555 67	103 33
80 66	4 91	181	1,181	567 66	104 62
83 01	5 14	183	1,183	580 01	105 96
85 94	5 42	185	1,185	592 94	107 41
89 23	5 74	188	1,188	606 23	108 97
93 74	6 07	191	1,191	620 74	110 65
97 88	6 53	197	1,197	635 88	112 45
121 66	6 93	200	1,200	650 66	114 36
106 43	7 41	205	1,205	667 43	116 48
113 19	8 03	214	1,214	685 19	118 76
120 04	8 74	223	1,223	704 04	121 26
127 83	9 53	231	1,231	723 83	124 02
136 43	10 43	243	1,243	744 43	126 96
146 27	11 46	254	1,254	766 27	130 14
156 82	12 64	266	1,266	787 82	133 54
167 99	13 02	280	1,280	809 99	137 16
179 23	15 31	293	1,293	832 23	140 93
190 97	16 31	306	1,306	854 97	144 94
203 10	18 44	319	1,319	878 10	149 19
214 96	20 16	331	1,331	900 96	153 52
227 30	23 04	343	1,343	924 30	158 65
241 07	24 23	353	1,353	948 07	163 89
253 23	26 40	379	1,369	971 23	169 23
266 59	28 83	283	1,382	995 59	174 86
281 49	31 69	396	1,396	1,020 49	180 62
295 91	34 56	410	1,410	1,045 91	186 18
312 06	37 89	426	1,426	1,072 66	192 03
329 01	41 45	443	1,443	1,100 01	198 19
347 93	45 30	460	1,460	1,127 93	204 37
363 69	48 87	473	1,473	1,152 69	210 85
382 56	54 75	505	1,505	1,191 56	216 19
412 66	59 45	534	1,534	1,221 66	222 03
434 53	64 75	544	1,544	1,252 53	228 66
458 39	70 53	557	1,557	1,284 39	235 60
483 82	76 55	590	1,590	1,317 82	242 10
510 68	88 71	617	1,617	1,353 68	249 01
541 76	91 51	647	1,647	1,392 76	256 27
575 72	100 30	681	1,681	1,434 72	263 96
619 10	110 94	724	1,724	1,483 10	272 74
667 65	123 95	773	1,773	1,540 65	282 78

ENDOWMENT POLICY—\$1,000.00

Adapted Former Results—Cash.

Age at Issue.	20 Year Endowment.	10 Year Endowment.	20 Year Endowment.
	20 Year Distribution.	10 Year Distribution.	10 Premiums. 20 Year Distribution
21	\$371 47	\$331 45	\$442 88
22	574 94	333 40	444 86
23	578 48	333 35	447 20
24	583 21	334 30	449 18
25	588 09	335 25	451 70
26	590 11	336 20	454 28
27	594 85	337 15	457 10
28	599 28	338 10	455 57
29	604 65	339 05	453 89
30	610 34	339 00	457 96
31			
32	611 54	331 40	461 89
33	613 03	332 30	463 65
34	614 77	334 30	465 84
35	617 79	336 20	470 48
36	626 45	338 00	471 25
37	630 28	339 30	477 04
38	635 56	343 00	483 23
39	641 73	344 20	489 68
40	645 49	345 00	496 98
41	663 58	349 20	509 23
42			
43	671 98	353 00	518 14
44	683 31	355 00	527 78
45	695 11	358 20	538 67
46	711 23	361 00	550 81
47	723 71	365 20	563 40
48	738 04	370 11	583 23
49	756 61	375 17	599 73
50	811 64	381 04	617 80
51	845 57	390 11	637 85
52	876 98	400 07	659 87
53			
54	931 01	411 69	683 67
55	989 61	423 61	709 99
56	1,053 74	436 21	738 99
57	1,123 50	450 30	770 31
58	1,199 91	466 44	809 54
59	1,280 37	483 01	847 23
60	1,366 65	509 17	887 80
61	1,512 29	536 51	932 14
62	1,646 63	566 40	980 05
63	1,801 26	599 33	1,037 73
64			
65			
66			
67		638 43	
68		657 07	
69		732 49	
70		833 61	
71		883 69	

Five Per Cent 20 Year Gold Bond Policy

Continuous Deposits, 20 Year Distribution.

\$1,000.

January 1, 1904

Age at Issue	Annual Deposit	ADAPTED FORMER RESULTS			Automatic Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Former Results
		Cash	EQUIVALENTS			
				Annuity	Paid-up Additions	
	0	1	2	3a	3b	4
21	\$25.40	\$229.00	\$13.78	\$527	\$1,084	\$541.00
22	26.03	236.70	14.43	531	1,090	550.70
23	26.63	243.00	15.13	536	1,114	558.00
24	27.22	251.51	15.66	541	1,130	568.31
25	27.65	259.52	16.07	546	1,145	578.52
26	28.51	266.61	17.44	549	1,158	588.61
27	29.23	273.84	18.90	550	1,170	598.84
28	29.95	280.28	19.10	553	1,183	601.28
29	30.73	286.65	20.09	557	1,196	703.65
30	31.55	294.48	21.34	566	1,217	727.48
31	32.43	304.72	22.47	571	1,233	732.72
32	33.33	317.88	23.71	575	1,247	778.88
33	34.28	330.26	25.26	585	1,268	806.26
34	35.30	344.28	27.01	597	1,290	836.28
35	36.38	359.90	29.08	612	1,315	867.90
36	37.52	378.41	31.37	630	1,344	901.41
37	38.71	401.07	34.94	655	1,378	939.07
38	39.99	428.28	37.48	681	1,414	978.28
39	41.33	453.32	41.08	709	1,453	1,021.32
40	42.75	483.46	45.34	745	1,498	1,066.46
41	44.23	514.74	49.91	777	1,539	1,113.74
42	45.87	549.27	55.20	815	1,586	1,162.27
43	47.50	584.91	60.98	853	1,633	1,213.91
44	49.42	624.01	67.59	893	1,683	1,269.01
45	51.38	667.31	75.14	940	1,739	1,327.31
46	53.41	717.07	83.75	994	1,802	1,392.07
47	55.02	770.69	93.41	1,051	1,867	1,459.69
48	57.97	816.36	102.58	1,098	1,919	1,521.36
49	60.46	863.23	114.86	1,167	1,998	1,601.23
50	63.15	953.22	128.72	1,246	2,085	1,688.22
51	65.98	1,037.38	144.67	1,335	2,181	1,783.38
52	69.00	1,123.17	162.53	1,431	2,284	1,889.17
53	72.23	1,231.04	183.45	1,542	2,402	2,005.04
54	75.69	1,342.16	200.49	1,663	2,529	2,130.16
55	79.37	1,466.91	222.63	1,794	2,668	2,267.91

Five Per Cent. 20 Year Gold Bond Policy.

Continuous Deposits, 15 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED ACTUAL RESULTS			Automatic Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Actual Results
		Cash	EQUIVALENTS			
			Annuit	Paid-up Additions		
	0	1	2	3a	3b	4
21	\$25.49	\$74.99	\$4.18	\$190	\$614	\$293.99
22	26.03	75.23	4.25	186	618	295.23
23	26.62	75.58	4.33	184	624	211.58
24	27.22	76.10	4.42	181	630	221.10
25	27.85	76.78	4.52	178	636	230.78
26	28.51	77.63	4.64	177	644	242.63
27	29.23	78.73	4.80	176	652	252.73
28	29.95	80.20	4.97	176	661	264.20
29	30.73	82.28	5.18	176	671	278.28
30	31.55	84.55	5.43	177	681	291.55
31	32.43	87.20	5.70	178	691	305.20
32	33.33	90.12	6.01	181	703	321.12
33	34.28	93.29	6.35	184	715	335.29
34	35.30	96.73	6.73	186	726	349.73
35	36.38	100.70	7.15	189	740	360.70
36	37.53	105.22	7.65	194	754	370.22
37	38.71	110.19	8.23	199	768	380.19
38	39.99	115.74	8.84	204	783	389.74
39	41.33	121.90	9.56	211	800	399.90
40	42.75	128.64	10.37	217	815	370.64
41	44.28	134.68	11.15	224	831	391.68
42	45.87	142.64	12.17	229	843	412.64
43	47.59	151.94	13.21	241	866	425.94
44	49.42	160.33	14.56	251	885	437.33
45	51.36	170.30	15.97	262	905	452.30
46	53.41	181.31	17.55	274	925	467.31
47	55.62	193.97	19.49	287	947	473.97
48	57.97	208.48	21.74	304	972	481.48
49	60.46	225.12	24.39	322	998	483.12
50	63.15	244.15	27.49	343	1,027	485.15
51	65.98	265.58	31.01	368	1,060	481.58
52	69.00	289.72	35.11	395	1,093	485.72
53	72.23	316.46	39.75	424	1,130	490.46
54	75.69	346.26	45.08	458	1,172	492.26
55	79.37	376.36	50.71	490	1,210	1,095.36
56	83.29	409.37	57.09	525	1,252	1,073.37
57	87.50	442.51	63.80	561	1,294	1,119.51
58	91.96	478.08	71.23	598	1,338	1,167.08
59	96.78	515.12	79.25	638	1,384	1,217.12
60	101.91	554.24	87.97	677	1,430	1,268.24

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 20 Premiums, 20 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED FORMER RESULTS				Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Former Results
		Cash	EQUIVALENTS				
			Annuity	Paid-up Additions			
0	1	2	3a	3b	4		
21	\$38.91	\$383.50	\$21.80	\$833	\$1,833	\$863.50	
22	37.49	368.36	22.45	827	1,827	1,004.36	
23	36.13	353.63	23.16	820	1,820	1,022.63	
24	34.80	339.75	24.01	812	1,812	1,042.75	
25	33.48	326.55	24.96	819	1,819	1,063.55	
26	40.18	397.93	26.00	819	1,819	1,086.93	
27	40.92	406.36	27.33	822	1,822	1,110.36	
28	41.69	418.99	28.55	827	1,827	1,134.99	
29	42.50	429.03	29.57	826	1,826	1,161.03	
30	43.33	442.35	31.46	836	1,836	1,189.35	
31	44.21	451.96	32.91	836	1,836	1,213.96	
32	45.11	461.01	34.39	835	1,835	1,239.01	
33	45.07	472.76	36.15	839	1,839	1,265.76	
34	47.06	485.46	38.09	843	1,843	1,294.46	
35	48.12	501.06	40.40	853	1,853	1,324.06	
36	49.20	516.43	42.21	861	1,861	1,354.43	
37	50.33	532.59	45.47	870	1,870	1,384.59	
38	51.53	552.21	48.39	884	1,884	1,419.21	
39	52.77	573.36	52.06	900	1,900	1,454.36	
40	54.11	596.01	55.90	918	1,918	1,491.01	
41	55.49	619.33	60.08	936	1,936	1,529.33	
42	55.96	646.51	64.36	960	1,960	1,569.51	
43	56.52	674.80	70.36	983	1,983	1,611.80	
44	60.15	705.61	76.44	1,011	2,011	1,656.61	
45	61.88	739.46	83.25	1,041	2,041	1,703.46	
46	65.71	773.56	90.35	1,072	2,072	1,752.56	
47	65.66	810.86	98.27	1,103	2,103	1,802.86	
48	67.73	855.67	107.49	1,149	2,149	1,855.67	
49	69.93	908.53	118.29	1,201	2,201	1,908.53	
50	72.27	968.64	130.53	1,263	2,263	1,968.64	
51	74.76	1,045.68	145.83	1,343	2,343	2,045.68	
52	77.43	1,127.80	162.49	1,431	2,431	2,127.80	
53	80.24	1,216.29	181.26	1,524	2,524	2,216.29	
54	83.29	1,314.12	202.17	1,627	2,627	2,314.12	
55	86.52	1,418.86	225.21	1,738	2,738	2,418.86	

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 15 Premiums, 20 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED FORMER RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Former Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
	0	1	2	2a	2b	4
21	\$43.93	\$244.30	\$14.65	\$559	\$1,559	\$866.30
22	44.66	249.76	15.36	561	1,561	886.76
23	45.40	256.52	15.89	563	1,563	906.52
24	46.16	263.98	16.65	567	1,567	925.98
25	46.97	273.07	17.53	575	1,575	948.07
26	47.80	282.54	18.49	582	1,582	971.54
27	48.66	295.04	19.69	595	1,595	997.04
28	49.56	307.47	20.95	606	1,606	1,023.47
29	50.50	319.17	22.22	615	1,615	1,051.17
30	51.47	333.64	23.57	629	1,629	1,078.64
31	52.49	344.16	25.05	636	1,636	1,106.16
32	53.53	357.62	26.68	647	1,647	1,135.62
33	54.63	371.88	28.40	659	1,659	1,164.88
34	55.76	385.87	30.22	669	1,669	1,194.37
35	56.96	400.84	32.32	681	1,681	1,223.84
36	58.19	417.84	34.54	696	1,696	1,255.84
37	59.48	437.39	37.24	715	1,715	1,289.39
38	60.84	458.81	40.33	733	1,733	1,325.31
39	62.24	492.92	44.76	773	1,773	1,373.92
40	63.72	511.70	47.99	783	1,783	1,406.70
41	65.26	531.26	51.52	802	1,802	1,441.26
42	66.88	552.46	55.51	835	1,835	1,485.46
43	68.56	594.80	62.01	867	1,867	1,531.80
44	70.35	680.49	68.20	903	1,903	1,581.49
45	72.21	672.92	75.76	943	1,943	1,636.92
46	74.19	718.11	83.88	995	1,995	1,697.11
47	76.24	755.97	91.28	1,033	2,033	1,747.97
48	78.43	797.61	100.39	1,071	2,071	1,797.61
49	80.73	842.96	109.75	1,115	2,115	1,842.96
50	83.15	889.31	119.35	1,160	2,160	1,889.31
51	85.71	939.20	130.68	1,208	2,208	1,939.20
52	88.41	992.63	143.05	1,260	2,260	1,992.63
53	91.27	1,049.40	156.29	1,315	2,315	2,049.40
54	94.31	1,114.54	171.48	1,380	2,380	2,114.54
55	97.50	1,181.08	187.80	1,445	2,445	2,181.08

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 15 Premiums, 15 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED ACTUAL RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Actual Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
	0	1	2	3a	3b	4
21	\$43.93	\$118.50	\$5.61	\$301	\$1,301	\$683.50
22	44.66	119.78	6.77	297	1,297	696.78
23	45.40	121.18	6.94	294	1,294	709.78
24	46.16	122.57	7.12	292	1,292	721.57
25	46.97	124.15	7.32	291	1,291	736.78
26	47.80	125.89	7.54	288	1,288	747.89
27	48.66	127.81	7.79	287	1,287	763.81
28	49.56	129.08	8.06	286	1,285	778.08
29	50.50	132.02	8.37	286	1,285	794.02
30	51.47	136.43	8.76	287	1,287	811.43
31	52.49	140.78	9.21	289	1,289	829.78
32	53.53	145.89	9.73	294	1,293	847.89
33	54.63	152.21	10.37	300	1,300	868.21
34	55.78	159.78	11.13	307	1,307	891.78
35	56.96	168.27	11.97	317	1,317	914.27
36	58.19	176.99	12.88	327	1,327	938.99
37	59.48	185.84	13.85	336	1,336	965.84
38	60.84	194.98	14.90	345	1,345	997.98
39	62.24	204.16	16.01	353	1,353	1,019.16
40	63.79	213.66	17.22	363	1,363	1,066.66
41	65.26	223.42	18.51	371	1,371	1,061.42
42	66.88	233.72	19.95	381	1,381	1,085.72
43	68.56	244.41	21.50	391	1,391	1,111.41
44	70.35	255.58	23.20	401	1,401	1,136.58
45	72.21	267.98	25.13	412	1,412	1,162.98
46	74.19	281.93	27.33	426	1,426	1,191.93
47	76.24	297.23	29.87	441	1,441	1,220.23
48	78.43	314.04	32.74	458	1,458	1,251.04
49	80.73	332.35	36.00	476	1,476	1,283.35
50	83.15	352.08	39.63	495	1,495	1,316.08
51	85.71	373.71	43.65	518	1,518	1,352.71
52	88.41	397.88	48.21	542	1,542	1,389.88
53	91.27	424.98	53.37	570	1,570	1,424.98
54	94.31	456.08	59.37	604	1,604	1,456.08
55	97.50	487.58	66.70	635	1,635	1,487.58
56	100.92	521.15	73.67	670	1,670	1,521.15
57	104.54	556.80	80.28	707	1,707	1,556.80
58	108.41	594.74	88.63	745	1,745	1,594.74
59	112.53	636.05	97.69	786	1,786	1,635.05
60	116.94	677.90	107.59	829	1,829	1,677.90

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 10 Premiums, 20 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED FORMER RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Former Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
0		1	2	3a	3b	4
21	\$58.87	\$280.42	\$13.81	\$528	\$1,528	\$858.28
22	59.81	284.08	14.26	525	1,525	879.08
23	60.29	288.07	14.75	522	1,522	897.07
24	61.30	243.42	15.24	523	1,523	908.42
25	62.34	249.25	16.01	524	1,524	924.25
26	63.44	254.59	16.66	524	1,524	942.59
27	64.57	262.14	17.50	528	1,528	964.14
28	65.78	270.18	18.41	532	1,532	988.18
29	66.96	278.70	19.40	537	1,537	1,019.70
30	68.23	289.81	20.61	548	1,548	1,036.81
31	69.54	299.82	21.83	554	1,554	1,061.82
32	70.91	310.16	23.12	561	1,561	1,086.16
33	72.32	320.92	24.54	568	1,568	1,112.92
34	73.78	333.31	26.07	576	1,576	1,141.81
35	75.28	345.82	27.68	588	1,588	1,169.82
36	76.90	360.42	29.88	600	1,600	1,198.42
37	78.56	376.41	32.14	614	1,614	1,228.41
38	80.27	393.27	34.60	630	1,630	1,269.27
39	82.05	411.20	37.24	645	1,645	1,294.20
40	83.91	430.18	40.25	662	1,662	1,325.18
41	85.83	450.82	43.71	681	1,681	1,360.82
42	87.88	475.87	47.75	706	1,706	1,398.87
43	89.93	500.48	52.18	729	1,729	1,437.48
44	92.09	526.77	57.06	754	1,754	1,477.77
45	94.38	555.70	62.57	783	1,783	1,519.70
46	96.75	584.25	68.25	819	1,819	1,562.25
47	99.22	616.22	74.09	849	1,849	1,606.22
48	101.82	649.64	81.00	873	1,873	1,649.64
49	104.50	686.12	89.24	908	1,908	1,696.12
50	107.32	724.09	97.57	944	1,944	1,734.09
51	110.27	765.99	106.89	985	1,985	1,765.99
52	113.24	811.50	116.22	1,029	2,029	1,811.50
53	116.55	863.79	126.72	1,083	2,083	1,863.79
54	119.90	920.87	141.67	1,140	2,140	1,920.87
55	123.41	979.28	155.43	1,197	2,197	1,979.28

Five Per Cent. 20 Year Gold Bond Policy.

Limited Deposits, 10 Premiums, 15 Year Distribution.

\$1,000.

January 1, 1901.

Age at Issue	Annual Deposit	ADAPTED ACTUAL RESULTS			Paid-up Policy with Additions	Guaranteed Cash Surrender Value and Adapted Actual Results
		Cash	EQUIVALENTS			
			Annuity	Paid-up Additions		
	0	1	2	3a	3b	4
21	\$58.37	\$101.90	\$5.67	\$258	\$1,258	\$666.50
22	59.81	103.10	5.63	255	1,255	680.76
23	60.29	104.33	5.97	254	1,254	691.33
24	61.30	104.94	6.16	250	1,250	703.94
25	62.34	106.29	6.30	247	1,247	718.32
26	63.44	107.01	6.49	245	1,245	729.01
27	64.57	109.17	6.65	245	1,245	745.77
28	65.73	109.73	6.79	240	1,240	758.78
29	66.90	112.28	7.07	241	1,241	774.33
30	68.23	114.70	7.33	241	1,241	789.70
31	69.54	118.43	7.73	244	1,244	807.43
32	70.91	122.99	8.29	247	1,247	826.98
33	72.33	127.35	8.67	250	1,250	843.35
34	73.78	132.73	9.30	253	1,253	865.73
35	75.33	141.35	10.04	266	1,266	887.35
36	76.90	148.66	10.81	274	1,274	910.66
37	78.56	155.63	11.67	283	1,283	934.63
38	80.27	163.08	12.64	297	1,297	961.03
39	82.05	174.07	13.68	301	1,301	983.07
40	83.91	182.54	14.73	310	1,310	1,005.54
41	85.83	189.39	15.69	315	1,315	1,027.39
42	87.83	200.73	17.13	327	1,327	1,059.73
43	89.98	209.63	18.44	335	1,335	1,076.63
44	92.09	218.65	19.54	343	1,343	1,099.65
45	94.33	227.23	21.31	349	1,349	1,123.23
46	96.75	237.39	23.00	358	1,358	1,147.39
47	99.23	247.89	24.91	368	1,368	1,170.89
48	101.83	258.03	26.90	375	1,375	1,193.03
49	104.50	269.23	29.16	384	1,384	1,220.23
50	107.33	282.43	31.80	398	1,398	1,246.43
51	110.27	295.79	34.53	409	1,409	1,274.79
52	113.34	311.67	37.76	425	1,425	1,303.67
53	116.55	330.73	41.55	443	1,443	1,330.73
54	119.90	352.73	45.99	463	1,463	1,353.73
55	123.41	369.93	49.85	481	1,481	1,369.93
56	127.11	389.03	53.64	512	1,512	1,399.03
57	130.97	431.83	62.23	543	1,543	1,431.83
58	135.03	463.71	66.95	579	1,579	1,463.71
59	139.30	492.91	75.33	609	1,609	1,492.91
60	143.81	527.50	83.73	644	1,644	1,527.50

Five Per Cent. 20 Year Gold Bond Endowment.

\$1,000.

January 1, 1901.

Age at Issue	15 YEAR ENDOWMENT		20 YEAR ENDOWMENT		10 PREMIUMS 20 YEAR DISTRIBUTION	
	Annual Deposit	Adapted Actual Results	Annual Deposit	Adapted Former Results	Annual Deposit	Adapted Former Results
21	\$89.22	\$384.17	\$64.90	\$745.76	\$104.61	\$577.95
22	89.85	384.89	65.04	750.29	104.75	580.54
23	89.48	385.79	65.18	754.83	104.93	583.59
24	89.61	386.85	65.34	759.78	105.07	586.17
25	89.74	388.06	65.48	764.32	105.35	589.46
26	89.90	389.37	65.67	770.09	105.43	592.75
27	90.07	390.80	65.86	776.27	105.64	595.51
28	90.24	392.37	65.05	782.06	105.63	597.45
29	90.44	394.07	65.27	789.06	106.06	598.73
30	90.63	395.89	65.50	796.49	106.39	599.68
31	90.85	397.85	65.76	798.05	106.58	602.70
32	91.06	400.00	67.04	799.99	106.85	607.67
33	91.34	403.33	67.33	802.27	107.17	607.92
34	91.61	404.94	67.66	806.12	107.51	612.97
35	91.91	407.87	68.03	817.53	107.87	615.11
36	92.24	413.63	68.41	822.48	108.29	622.53
37	92.59	417.05	68.85	829.49	108.73	630.31
38	92.96	420.92	69.33	837.44	109.22	636.68
39	93.40	423.83	69.84	846.18	109.75	643.55
40	93.87	427.41	70.44	854.66	110.34	644.58
41	94.39	432.98	71.07	876.85	110.99	676.17
42	94.96	439.01	71.79	891.71	111.69	683.75
43	95.59	445.84	72.57	908.49	112.49	702.96
44	96.31	453.21	73.46	928.14	113.36	718.60
45	97.09	460.97	74.42	957.49	114.34	741.76
46	97.95	469.52	75.49	990.02	115.43	761.15
47	98.93	478.24	76.69	1,026.52	116.63	789.63
48	100.02	489.89	78.03	1,059.19	117.95	805.29
49	101.20	503.41	79.49	1,103.46	119.41	832.89
50	102.51	519.05	81.11	1,144.39	121.01	861.18
51	103.96	536.96	82.89	1,214.96	122.75	882.18
52	105.55	555.95	84.85	1,291.44	124.67	905.58
53	107.32	577.72	87.09	1,375.12	126.78	944.33
54	109.27	602.47	89.39	1,466.16	129.06	1,005.25
55	111.41	629.24	92.02	1,565.33	131.56	1,056.44
56	113.78	654.70				
57	116.39	684.92				
58	119.25	716.06				
59	122.41	752.73				
60	125.89	790.41				

ILLUSTRATIONS....

....OF SURPLUS.

THE illustrations of Cash Profits and of Equivalent Value in Paid-up Insurance given in this book are based on actual settlements of policies whose Tontine or Accumulation Periods are completed in 1899.

Future results under policies issued at the present time on any of the Accumulation plans presented herein, so far as they depend upon future profits, cannot be foretold, for the reason that such profits depend upon elements that are variable in their nature, such as rate of mortality, expense, and policies discontinued by non-payment of premium within their respective Accumulation periods. It should also be borne in mind that the rate of interest now obtainable under new investments is less than that which prevailed during the Accumulation Period of policies now maturing, and that the higher guarantees and the absence of restrictions of any kind whatever under our new policy may also have some effect upon future profits. It being, therefore, impossible to foretell what future dividends or profits will be, the figures given in this book must not be considered as promises or estimates of similar results under policies issued now, to mature from 15 to 30 years hence.

Ordinary Life.

**Illustration of Paid-up Ins. and Profits in Cash
ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.**

(See Explanation on Page 2.)

15-Yr. Acc.		20-Yr. Acc.		AGE.	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
88	200	198	420	21	291	550	461	810
89	200	201	420	22	294	550	467	800
90	200	205	420	23	298	550	474	800
92	200	209	420	24	301	550	482	800
93	200	212	420	25	305	540	490	800
95	200	216	420	26	309	540	499	800
96	200	220	420	27	313	540	510	800
97	200	224	420	28	319	540	520	800
100	200	230	420	29	325	540	532	810
101	200	235	420	30	331	540	546	810
103	200	240	420	31	338	540	560	820
106	200	246	420	32	346	540	576	830
108	200	252	420	33	356	550	594	840
111	200	259	430	34	366	550	613	860
114	200	266	430	35	378	560	634	870
117	200	275	440	36	390	570	...	...
120	200	283	440	37	404	580	...	...
123	200	294	450	38	419	590	...	...
127	210	305	460	39	436	610	...	...
132	210	317	470	40	455	620	...	...
136	210	329	480	41	...	...	...	...
140	220	342	490	42	...	...	...	...
145	220	356	500	43	...	...	...	...
150	220	371	520	44	...	...	...	...
155	230	388	530	45	...	...	...	...
161	230	406	550	46	...	...	...	...
168	240	427	570	47	...	...	...	...
175	250	450	590	48	...	...	...	...
182	250	477	620	49	...	...	...	...
191	260	507	650	50	...	...	...	...
201	270	541	680	51	...	...	...	...
212	280	580	720	52	...	...	...	...
223	290	624	770	53	...	...	...	...
234	300	672	820	54	...	...	...	...
247	310	726	880	55	...	...	...	...
260	330	789	940	56	...	...	...	...
277	340	860	1020	57	...	...	...	...
293	360	948	1110	58	...	...	...	...
312	380	1054	1220	59	...	...	...	...
324	400	1183	1360	60	...	...	...	...

*Subject to evidence of insurability satisfactory to the Company.

Life 10 or 15 Payments.

Illustration of Paid-up Ins. and Profits in Cash ON BASIS OF ACTUAL SETTLEMENTS FOR 1990

(See Explanation on Page 2)

15-Yr. Acc.		20-Yr. Acc.		AGE	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
894	\$220	\$242	\$510	21	\$300	\$700	\$582	\$922
96	220	245	510	22	306	690	542	880
97	220	249	510	23	312	680	503	840
100	220	252	500	24	317	660	504	840
101	220	257	500	25	325	690	577	940
104	220	262	500	26	332	690	590	950
105	220	267	500	27	400	690	608	950
107	220	272	500	28	408	690	618	950
109	220	279	510	29	417	680	625	960
112	220	285	510	30	428	700	651	970
115	220	291	510	31	439	700	670	980
118	220	298	510	32	450	710	688	990
121	220	306	520	33	463	710	710	1010
126	230	314	520	34	477	720	738	1020
129	230	323	520	35	491	730	758	1040
133	230	332	530	36	508	740	.....	.....
138	230	342	540	37	526	760	.....	.....
144	240	353	540	38	545	770	.....	.....
148	240	366	550	39	566	790	.....	.....
153	250	378	560	40	589	810	.....	.....
159	250	392	570	41	.....	.....	.....	.....
164	250	406	580	42	.....	.....	.....	.....
170	260	420	590	43	.....	.....	.....	.....
178	270	436	610	44	.....	.....	.....	.....
184	270	453	620	45	.....	.....	.....	.....
192	280	472	640	46	.....	.....	.....	.....
200	280	494	660	47	.....	.....	.....	.....
208	290	517	680	48	.....	.....	.....	.....
216	300	544	710	49	.....	.....	.....	.....
225	310	572	730	50	.....	.....	.....	.....
235	320	605	760	51	.....	.....	.....	.....
246	330	641	800	52	.....	.....	.....	.....
257	340	683	840	53	.....	.....	.....	.....
270	350	729	890	54	.....	.....	.....	.....
282	360	783	940	55	.....	.....	.....	.....
296	370	846	1010	56	.....	.....	.....	.....
311	390	918	1080	57	.....	.....	.....	.....
327	400	1003	1170	58	.....	.....	.....	.....
344	420	1106	1280	59	.....	.....	.....	.....
364	440	1230	1410	60	.....	.....	.....	.....

*Subject to evidence of insurability satisfactory to the Company.

Life 20 Payments.

**Illustration of Paid-up Ins. and Profits in Cash
ON BASIS OF ACTUAL SETTLEMENTS FOR 1899:**

(See Explanation on Page 2.)

15-Yr. Acc.		20-Yr. Acc.		AGE.	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
\$91	\$210	\$242	\$310	21	\$300	\$700	\$532	\$930
92	210	245	510	22	306	690	542	930
94	210	249	510	23	312	690	553	940
96	210	252	500	24	317	690	564	940
98	210	257	500	25	325	690	577	940
99	210	262	500	26	332	690	590	950
102	210	267	500	27	400	690	603	950
103	210	272	500	28	408	690	618	950
105	210	279	510	29	417	690	635	960
109	210	285	510	30	428	700	651	970
110	210	291	510	31	439	700	670	980
113	210	298	510	32	450	710	688	980
117	210	306	520	33	463	710	710	1010
121	220	314	520	34	477	720	733	1020
125	220	323	520	35	491	730	758	1040
128	220	332	530	36	506	740	.....	.....
133	230	342	540	37	526	760	.....	.....
137	230	353	540	38	545	770	.....	.....
141	230	366	550	39	566	790	.....	.....
146	230	378	560	40	589	810	.....	.....
151	240	392	570	41	.....	.....	.....	.....
157	240	406	580	42	.....	.....	.....	.....
164	250	420	590	43	.....	.....	.....	.....
170	260	436	610	44	.....	.....	.....	.....
175	260	453	620	45	.....	.....	.....	.....
183	270	472	640	46	.....	.....	.....	.....
189	270	494	660	47	.....	.....	.....	.....
199	280	517	680	48	.....	.....	.....	.....
208	290	544	710	49	.....	.....	.....	.....
217	300	572	730	50	.....	.....	.....	.....
227	300	605	760	51	.....	.....	.....	.....
238	310	641	800	52	.....	.....	.....	.....
249	320	683	840	53	.....	.....	.....	.....
261	340	729	890	54	.....	.....	.....	.....
275	350	783	940	55	.....	.....	.....	.....
288	360	846	1010	56	.....	.....	.....	.....
304	380	918	1080	57	.....	.....	.....	.....
320	390	1003	1170	58	.....	.....	.....	.....
338	410	1106	1280	59	.....	.....	.....	.....
351	430	1230	1410	60	.....	.....	.....	.....

*Subject to evidence of insurability satisfactory to the Company.

Life 25 Payments.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1899:

(See Explanation on Page 2.)

15-Yr. Acc.		20-Yr. Acc.		Age	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
\$90	\$210	\$226	\$490	21	\$380	\$700	\$532	\$930
91	210	229	490	22	386	690	542	930
93	210	233	490	23	372	690	553	940
94	200	237	470	24	377	690	564	940
96	200	241	470	25	385	690	577	940
97	200	245	470	26	392	690	590	950
100	200	249	470	27	400	690	603	950
101	200	254	470	28	408	690	618	950
103	200	259	470	29	417	690	635	960
106	200	264	470	30	429	700	651	970
107	200	270	470	31	439	700	670	990
111	210	276	470	32	450	710	688	990
114	210	282	490	33	463	710	710	1010
117	210	289	490	34	477	720	733	1020
121	210	296	490	35	491	730	758	1040
124	210	304	490	36	508	740	....	....
128	220	318	490	37	526	760	....	....
132	220	323	500	38	545	770	....	....
136	220	334	510	39	566	790	....	....
141	230	345	510	40	589	810	....	....

*Subject to evidence of insurability satisfactory to the Company.

Life 30 Payments.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

15-Yr. Acc.		20-Yr. Acc.		Age	25-Yr. Acc.		30-Yr. Acc.	
Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up		Cash.	*Eq. Pd-up	Cash.	*Eq. Pd-up
\$89	\$200	\$218	\$460	21	\$364	\$700	\$539	\$930
90	200	221	460	22	370	700	549	930
92	200	225	460	23	377	700	558	940
93	200	229	460	24	384	700	564	940
94	200	233	460	25	391	700	577	940
96	200	237	460	26	398	700	590	950
98	200	241	460	27	406	700	603	950
99	200	245	450	28	414	700	618	950
101	200	249	450	29	423	700	635	960
104	200	254	450	30	433	710	651	970
105	200	259	450	31	444	710	670	980
108	200	264	450	32	456	710	688	990
111	200	269	450	33	467	720	710	1010
114	200	274	450	34	479	730	738	1020
117	210	280	450	35	492	740	758	1040

*Subject to evidence of insurability satisfactory to the Company.

15 & 20-Year Endowment.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ANNUAL SETTLEMENTS FOR 1890

(See Explanation on Page 8.)

15-Year Endowment.			20-Year Endowment.			
Age	15-YR. ACCUM.		15-YR. ACCUM.		20-YR. ACCUM.	
	Cash Profits.	*Equiv. Paid-up for Total Cash Val.	Cash Profits.	*Equiv. Paid-up for Total Cash Val.	Cash Profits.	*Equiv. Paid-up for Total Cash Val.
21	\$281	\$2990	\$197	\$2040	\$518	\$3240
22	281	2940	197	2000	519	3180
23	282	2890	197	1970	520	3120
24	282	2840	197	1930	521	3070
25	283	2790	197	1900	522	3010
26	283	2740	199	1860	523	2960
27	284	2690	199	1830	524	2900
28	284	2640	199	1790	526	2850
29	285	2590	200	1760	527	2800
30	286	2540	201	1730	529	2750
31	287	2500	201	1700	531	2700
32	288	2450	202	1670	533	2650
33	289	2410	204	1640	535	2610
34	290	2360	205	1610	538	2560
35	291	2330	206	1580	541	2520
36	292	2280	207	1550	544	2480
37	294	2240	208	1520	548	2440
38	295	2200	211	1500	552	2410
39	297	2160	212	1470	557	2370
40	298	2120	213	1450	563	2340
41	300	2090	216	1430	569	2310
42	301	2050	217	1400	575	2280
43	303	2020	220	1380	582	2250
44	304	1990	221	1360	590	2230
45	306	1950	224	1340	600	2210
46	308	1920	227	1320	611	2190
47	310	1900	230	1300	624	2170
48	313	1870	234	1280	640	2170
49	317	1840	238	1260	657	2160
50	320	1820	243	1250	678	2160
51	325	1800	250	1240	703	2160
52	330	1780	256	1230	732	2170
53	336	1760	264	1220	766	2190
54	342	1750	272	1210	806	2210
55	349	1730	282	1200	853	2240
56	358	1720				
57	367	1710				
58	377	1700				
59	390	1700				
60	405	1700				

*The equivalent paid-up is payable at death only, and is purchased by Guaranteed Cash Value, as shown in Guarantee Book, and Cash Profits.

25-Year Endowment.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

AGE	15-Year Acc.		20-Year Acc.		25-Year Acc.	
	Cash Profits.	*Equiv. Paid-up for Total Cash Val.	Cash Profits.	*Equiv. Paid-up for Total Cash Val.	Cash Profits.	*Equiv. Paid-up for Total Cash Val.
21	\$151	\$1490	\$391	\$2370	\$597	\$3080
22	151	1469	392	2330	592	3030
23	151	1440	393	2280	597	2980
24	151	1410	394	2240	603	2940
25	152	1390	395	2200	608	2890
26	152	1360	397	2160	615	2850
27	153	1340	398	2120	622	2810
28	154	1310	399	2090	629	2770
29	154	1290	401	2050	637	2730
30	155	1270	403	2010	645	2690
31	156	1250	404	1980	655	2660
32	157	1220	406	1940	665	2630
33	158	1200	408	1910	676	2600
34	160	1190	412	1880	689	2570
35	161	1170	415	1850	702	2550
36	163	1150	419	1820	717	2530
37	165	1130	423	1800	733	2510
38	166	1110	428	1770	751	2490
39	168	1090	434	1750	771	2480
40	170	1080	439	1730	793	2470
41	173	1060	447	1710	818	2470
42	175	1050	454	1690	844	2470
43	177	1040	463	1670	874	2470
44	181	1020	472	1660	907	2480
45	183	1010	483	1650	943	2500
46	187	1000	496	1640	983	2520
47	192	990	510	1640	1027	2540
48	197	990	528	1630	1076	2570
49	203	980	548	1640	1129	2610
50	210	970	573	1640	1188	2650

*The equivalent paid-up is payable at death only, and is purchased by Guaranteed Cash Value, as shown in Guarantee Book, and Cash Profits.

30-Year Endowment.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

15-Year Accumulation.		AGE.	20-Year Accumulation.	
Cash Profits.	*Equivalent Paid-up for Total Cash Value.		Cash Profits.	*Equivalent Paid-up for Total Cash Value.
\$126.00	\$1150.00	21	\$319.00	\$1830.00
126.00	1130.00	22	319.00	1790.00
125.00	1110.00	23	319.00	1760.00
125.00	1090.00	24	319.00	1730.00
125.00	1070.00	25	319.00	1700.00
125.00	1050.00	26	321.00	1670.00
126.00	1030.00	27	322.00	1640.00
127.00	1020.00	28	323.00	1610.00
128.00	1000.00	29	325.00	1590.00
129.00	980.00	30	328.00	1560.00
130.00	970.00	31	330.00	1540.00
131.00	960.00	32	332.00	1510.00
133.00	940.00	33	336.00	1490.00
135.00	930.00	34	339.00	1470.00
136.00	920.00	35	343.00	1450.00
139.00	910.00	36	347.00	1430.00
140.00	900.00	37	353.00	1420.00
142.00	890.00	38	358.00	1400.00
145.00	880.00	39	365.00	1390.00
148.00	870.00	40	373.00	1380.00
151.00	860.00	41	381.00	1370.00
154.00	860.00	42	391.00	1360.00
157.00	850.00	43	401.00	1350.00
161.00	850.00	44	412.00	1350.00
165.00	840.00	45	425.00	1350.00

*The equivalent paid-up is payable at death only, and is purchased by Guaranteed Cash Value, as shown in Guarantee Book, and Cash Profits.

30-Year Endowment.

Illustration of Paid-up Ins. and Profits in Cash

ON BASIS OF ACTUAL SETTLEMENTS FOR 1899.

(See Explanation on Page 2.)

25-Year Accumulation.		AGE	30-Year Accumulation.	
Cash Profits.	*Equivalent Paid-up for Total Cash Value.		Cash Profits.	*Equivalent Paid-up for Total Cash Value.
\$565.00	\$2550.00	21	\$739.00	\$9070.00
570.00	2510.00	22	746.00	9020.00
576.00	2470.00	23	754.00	8980.00
582.00	2440.00	24	762.00	8940.00
589.00	2400.00	25	771.00	8900.00
597.00	2370.00	26	781.00	8860.00
605.00	2340.00	27	792.00	8830.00
614.00	2310.00	28	804.00	8800.00
624.00	2280.00	29	816.00	8770.00
635.00	2260.00	30	830.00	8740.00
646.00	2240.00	31	845.00	8720.00
659.00	2220.00	32	862.00	8700.00
673.00	2200.00	33	880.00	8680.00
688.00	2180.00	34	901.00	8670.00
705.00	2170.00	35	923.00	8650.00
723.00	2160.00	36	947.00	8650.00
743.00	2150.00	37	974.00	8640.00
765.00	2150.00	38	1003.00	8650.00
791.00	2150.00	39	1036.00	8650.00
818.00	2160.00	40	1071.00	8660.00
848.00	2170.00	41	1111.00	8680.00
880.00	2180.00	42	1154.00	8700.00
917.00	2190.00	43	1202.00	8730.00
957.00	2210.00	44	1255.00	8760.00
1002.00	2240.00	45	1312.00	8800.00

*The equivalent paid-up is payable at death only, and is purchased by Guaranteed Cash Value, as shown in Guarantee Book, and Cash Profits.

ASSUMED SURPLUS.

Based upon Actual Results in 1901.

Age at Issue.	10-Year Accumulative Period.									15-Year Accumulative Period.								
	Life.	10-Payment Life.	15-Payment Life.	20-Payment Life.	10-Year Endowment.	15-Year Endowment.	20-Year Endowment.	25-Year Endowment.	30-Year Endowment.	Life.	10-Payment Life.	15-Payment Life.	20-Payment Life.	15-Year Endowment.	20-Year Endowment.	25-Year Endowment.	30-Year Endowment.	
18	....	\$90	\$78	\$72	\$177	\$124	\$104	\$90	\$79	....	\$156	\$158	\$142	\$271	\$213	\$180	\$157
19	....	92	79	73	177	125	104	90	79	....	159	161	145	273	215	182	159
20	....	94	81	75	177	126	105	90	80	....	162	164	148	275	217	184	161
21	\$67	96	83	77	178	127	105	91	81	\$126	165	167	151	277	219	186	163	
22	68	98	85	78	180	129	106	92	82	131	169	170	154	279	221	188	165	
23	69	99	87	80	182	131	107	93	84	135	173	173	157	281	223	190	167	
24	71	102	89	82	183	132	109	94	85	138	177	177	160	283	225	192	169	
25	73	104	91	84	183	133	110	95	86	142	181	182	164	285	227	194	171	
26	76	107	93	86	184	134	111	96	88	146	185	186	168	287	230	197	174	
27	78	109	95	88	184	136	112	97	89	149	189	190	172	290	233	200	177	
28	80	112	97	90	185	138	113	98	90	154	193	195	176	293	236	203	181	
29	82	114	100	92	187	139	114	100	92	158	198	199	180	296	239	206	184	
30	84	117	103	94	189	140	116	102	94	163	203	205	185	299	242	210	188	
31	87	120	105	96	191	141	118	104	96	168	208	210	190	302	245	214	192	
32	88	122	107	99	194	143	121	106	98	173	214	216	195	306	249	218	196	
33	92	126	110	101	197	145	123	108	101	177	219	222	200	310	253	223	201	
34	95	129	113	104	198	147	125	110	103	185	225	228	206	314	258	228	206	
35	98	133	116	108	199	149	126	113	105	192	232	235	212	319	263	233	212	
36	101	137	119	111	200	152	128	116	108	199	239	242	220	324	268	239	218	
37	105	140	123	115	202	155	131	119	110	207	246	250	229	329	274	245	225	
38	108	144	127	118	205	158	135	122	112	215	254	259	239	335	280	252	232	
39	112	149	130	122	209	160	139	125	114	224	262	268	248	341	287	259	240	
40	117	154	133	127	213	165	143	128	116	234	271	277	257	348	295	267	248	
41	122	157	138	132	216	169	147	132	119	245	281	288	267	356	303	275	256	
42	126	164	144	137	220	172	151	137	123	256	292	299	279	365	312	285	265	
43	133	170	150	142	224	177	154	142	129	269	303	311	290	375	322	295	276	
44	139	177	157	148	228	182	159	148	137	282	315	325	302	385	334	307	289	
45	146	184	165	154	233	188	164	154	146	397	328	339	315	396	346	320	305	
46	153	191	173	161	238	194	170	161	....	313	342	355	330	408	359	334	....
47	159	198	181	168	245	200	177	168	....	330	357	371	346	422	374	349	....
48	168	207	189	176	252	207	184	175	....	349	373	389	364	437	390	366	....
49	178	216	197	184	259	214	193	182	....	370	391	409	384	453	407	385	....
50	186	222	205	193	266	222	201	190	....	392	409	431	406	471	426	406	....
51	198	232	212	203	272	231	210	....	....	416	429	453	430	491	447	....	....
52	210	246	219	214	277	241	219	....	....	443	451	479	456	513	471	....	....
53	222	258	237	226	284	251	229	....	....	473	475	507	484	538	498	....	....
54	236	270	247	239	294	261	241	....	....	505	502	537	515	566	528	....	....
55	248	283	259	254	306	272	253	....	....	541	532	571	550	597	561	....	....
56	266	298	272	271	320	286	....	....	....	581	566	608	589	632	....	....	....
57	283	314	296	289	336	305	....	....	....	625	603	649	633	671	....	....	....
58	303	332	312	308	354	325	....	....	....	675	643	695	682	714	....	....	....
59	323	352	331	327	375	344	....	....	....	728	687	747	736	761	....	....	....
60	343	373	352	346	390	364	....	....	....	785	735	805	795	812	....	....	....

ASSUMED SURPLUS.

Based upon Surplus Accounts kept with Existing Contracts. Twenty-Year Accumulative Period.

Age at Issue.	Life.	10-Payment Life.	15-Payment Life.	20-Payment Life.	20-Year Endowment.	25-Year Endowment.	30-Year Endowment.	10-Payment 20-Year Endowment.	10-Payment 25-Year Endowment.	10-Payment 30-Year Endowment.
18	.....	\$265	\$275	\$273	\$442	\$362	\$313	\$470	\$414	\$368
19	.....	270	280	279	445	365	316	472	416	371
20	.....	275	285	285	448	368	319	474	418	374
21	\$237	281	291	291	452	372	323	477	421	377
22	243	287	297	298	456	376	327	480	424	380
23	249	293	304	305	460	380	331	483	427	384
24	256	300	311	312	464	384	336	486	430	388
25	263	307	319	320	468	389	341	490	434	392
26	270	315	327	328	473	394	347	494	438	396
27	278	323	335	337	478	400	353	498	442	401
28	287	331	344	346	484	406	359	502	447	406
29	296	340	353	355	490	412	366	507	452	411
30	306	349	363	365	497	419	373	512	457	417
31	317	359	374	376	504	427	381	518	463	423
32	328	369	385	388	512	436	390	524	470	430
33	341	380	397	401	520	445	399	531	477	438
34	355	392	409	414	529	455	409	538	485	447
35	370	405	422	428	540	466	421	546	494	456
36	386	419	436	443	552	478	434	555	504	466
37	403	434	451	460	565	491	448	565	515	477
38	421	450	468	478	579	505	463	576	526	489
39	440	466	487	497	594	521	480	588	538	503
40	461	483	508	517	610	539	499	601	551	519
41	484	502	530	539	628	559	520	615	566	536
42	509	523	554	563	648	581	543	631	583	555
43	537	546	580	590	671	605	568	649	602	576
44	569	572	608	621	697	632	596	670	624	598
45	604	601	638	656	726	662	628	694	649	623
46	642	633	671	694	758	696	.....	721	677	.....
47	684	667	708	735	794	734	.....	750	708	.....
48	730	704	750	780	834	776	.....	782	742	.....
49	781	744	796	828	878	822	.....	817	779	.....
50	836	788	848	890	927	874	.....	856	818	.....
51	897	837	906	937	962	.....	.....	900	.....	.....
52	966	892	971	1,001	1,045	.....	.....	951	.....	.....
53	1,045	955	1,043	1,075	1,117	.....	.....	1,010	.....	.....
54	1,137	1,027	1,123	1,163	1,200	.....	.....	1,073	.....	.....
55	1,243	1,109	1,212	1,271	1,295	.....	.....	1,154	.....	.....

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
3	\$2,412	\$2,437	\$2,449 50	\$41 45	\$41 03	\$40 82
4	2,408	2,433	2,445 50	41 53	41 10	40 89
5	2,401	2,426	2,438 50	41 64	41 23	41 00
6	2,393	2,418	2,430 50	41 78	41 35	41 14
7	2,384	2,409	2,421 50	41 94	41 51	41 29
8	2,373	2,398	2,410 50	42 14	41 70	41 48
9	2,362	2,387	2,399 50	42 33	41 89	41 67
10	2,350	2,375	2,387 50	42 55	42 10	41 88
11	2,337	2,362	2,374 50	42 78	42 33	42 11
12	2,324	2,349	2,361 50	43 02	42 57	42 34
13	2,311	2,336	2,348 50	43 27	42 80	42 58
	2,298	2,323	2,335 50	43 51	43 04	42 81
15	2,284	2,309	2,321 50	43 78	43 30	43 07
16	2,270	2,295	2,307 50	44 05	43 57	43 33
17	2,255	2,280	2,292 50	44 34	43 85	43 62
18	2,240	2,265	2,277 50	44 64	44 15	43 90
19	2,225	2,250	2,262 50	44 94	44 44	44 19
20	2,209	2,234	2,246 50	45 25	44 76	44 51
21	2,193	2,218	2,230 50	45 59	45 08	44 83
22	2,176	2,201	2,213 50	45 95	45 43	45 17
23	2,159	2,184	2,196 50	46 31	45 78	45 52
24	2,141	2,166	2,178 50	46 70	46 16	45 90
25	2,123	2,148	2,160 50	47 10	46 55	46 28
26	2,104	2,129	2,141 50	47 52	46 97	46 69
27	2,086	2,110	2,122 50	47 96	47 39	47 11
28	2,066	2,090	2,102 50	48 42	47 84	47 56
29	2,044	2,069	2,081 50	48 92	48 33	48 04
30	2,022	2,047	2,059 50	49 45	48 85	48 55
31	2,000	2,025	2,037 50	50 00	49 38	49 07
32	1,977	2,002	2,014 50	50 58	49 95	49 64
33	1,954	1,979	1,991 50	51 17	50 53	50 21
34	1,930	1,955	1,967 50	51 81	51 15	50 82
35	1,905	1,930	1,942 50	52 49	51 81	51 48
36	1,880	1,905	1,917 50	53 19	52 49	52 15
37	1,854	1,879	1,891 50	53 93	53 21	52 86
38	1,827	1,852	1,864 50	54 73	53 99	53 63
39	1,799	1,824	1,836 50	55 58	54 82	54 45
40	1,770	1,795	1,807 50	56 49	55 71	55 32
41	1,741	1,766	1,778 50	57 43	56 62	56 22
42	1,711	1,736	1,748 50	58 44	57 60	57 19
43	1,680	1,705	1,717 50	59 52	58 65	58 23
44	1,648	1,673	1,685 50	60 67	59 77	59 32

LIFE ANNUITY RATES—MALES.

February 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi-Annually.	\$25 Quarterly.	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
45	\$1.616	\$1.641	\$1.653 50	\$61 88	\$60 98	\$60 47
46	1.583	1.608	1.620 50	63 17	62 18	61 70
47	1.549	1.574	1.586 50	64 55	63 58	63 08
48	1.515	1.540	1.552 50	66 00	64 98	64 41
49	1.480	1.505	1.517 50	67 58	66 44	65 89
50	1.444	1.469	1.481 50	69 25	68 07	67 49
51	1.408	1.433	1.445 50	71 02	69 78	69 18
52	1.372	1.397	1.409 50	72 88	71 58	70 94
53	1.336	1.361	1.373 50	74 85	73 47	72 80
54	1.299	1.324	1.336 50	76 98	75 52	74 82
55	1.262	1.287	1.299 50	79 28	77 70	76 95
56	1.225	1.250	1.262 50	81 63	80 00	79 20
57	1.188	1.213	1.225 50	84 17	82 44	81 59
58	1.151	1.176	1.188 50	86 88	85 08	84 13
59	1.114	1.139	1.151 50	89 76	87 79	86 84
60	1.077	1.102	1.114 50	92 85	90 74	89 72
61	1.040	1.065	1.077 50	96 15	93 89	92 80
62	1.004	1.029	1.041 50	99 60	97 18	96 01
63	969	994	1.006 50	103 19	100 60	99 35
64	935	960	972 50	106 95	104 16	102 82
65	901	926	938 50	110 98	107 99	106 55
66	868	893	905 50	115 20	111 98	110 43
67	835	861	873 50	119 61	116 14	114 48
68	804	829	841 50	124 37	120 62	118 83
69	775	800	812 50	129 08	125 00	123 07
70	748	773	785 50	133 68	129 36	127 30
71	723	748	760 50	138 31	133 68	131 49
72	699	724	736 50	143 06	138 12	135 77
73	676	701	713 50	147 92	142 65	140 15
74	655	680	692 50	152 67	147 05	144 40
75	635	660	672 50	157 48	151 51	148 69
76	615	640	652 50	162 60	156 25	153 25
77	597	622	634 50	167 50	160 77	157 68
78	579	604	616 50	172 71	165 56	162 20
79	562	587	599 50	177 93	170 35	166 80
80	546	571	583 50	183 15	175 13	171 87

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

LIFE ANNUITY RATES.—FEMALES.

February 1, 1909.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.
3	2,489	2,514	2,526 50	340 17	339 77	339 58
4	2,484	2,509	2,521 50	40 25	39 85	39 65
5	2,477	2,502	2,514 50	40 37	39 96	39 76
6	2,469	2,494	2,506 50	40 50	40 09	39 89
7	2,469	2,484	2,496 50	40 66	40 25	40 05
8	2,449	2,474	2,486 50	40 83	40 42	40 21
9	2,438	2,463	2,475 50	41 01	40 60	40 39
10	2,428	2,451	2,463 50	41 22	40 79	40 59
11	2,414	2,439	2,451 50	41 42	41 00	40 79
12	2,401	2,426	2,438 50	41 64	41 22	41 00
13	2,388	2,413	2,425 50	41 87	41 44	41 22
14	2,376	2,400	2,412 50	42 10	41 66	41 45
15	2,362	2,387	2,399 50	42 33	41 89	41 67
16	2,349	2,374	2,386 50	42 57	42 12	41 90
17	2,335	2,360	2,372 50	42 82	42 37	42 14
18	2,321	2,346	2,358 50	43 08	42 62	42 39
19	2,306	2,331	2,343 50	43 36	42 90	42 67
20	2,291	2,316	2,328 50	43 64	43 17	42 94
21	2,276	2,301	2,313 50	43 93	43 45	43 22
22	2,260	2,285	2,297 50	44 24	43 76	43 52
23	2,243	2,268	2,280 50	44 58	44 09	43 85
24	2,228	2,251	2,263 50	44 92	44 42	44 17
25	2,209	2,234	2,246 50	45 26	44 76	44 51
26	2,191	2,216	2,228 50	45 64	45 12	44 87
27	2,172	2,197	2,209 50	46 04	45 51	45 25
28	2,152	2,177	2,189 50	46 46	45 93	45 67
29	2,132	2,157	2,169 50	46 90	46 36	46 09
30	2,111	2,136	2,148 50	47 37	46 81	46 54
31	2,090	2,115	2,127 50	47 84	47 28	47 00
32	2,068	2,093	2,106 50	48 35	47 77	47 49
33	2,046	2,071	2,083 50	48 87	48 28	47 99
34	2,023	2,048	2,060 50	49 43	48 82	48 53
35	2,000	2,025	2,037 50	50 00	49 38	49 07
36	1,976	2,001	2,013 50	50 60	49 97	49 66
37	1,951	1,976	1,988 50	51 25	50 60	50 28
38	1,925	1,950	1,962 50	51 94	51 28	50 95
39	1,899	1,924	1,936 50	52 65	51 97	51 63
40	1,872	1,897	1,909 50	53 41	52 71	52 36
41	1,844	1,869	1,881 50	54 22	53 50	53 14
42	1,816	1,841	1,853 50	55 06	54 31	53 95
43	1,787	1,812	1,824 50	55 95	55 18	54 80
44	1,757	1,782	1,794 50	56 91	56 11	55 82

LIFE ANNUITY RATES.—FEMALES.

FEBRUARY 1, 1899.

Age at Last Birthday.	PRICE OF \$100 ANNUITY.			ANNUITY PURCHASED BY \$1,000.		
	\$100 Annually.	\$50 Semi- Annually.	\$25 Quarterly.	Annual Payment.	Semi- Annual Payment.	Quarterly Payment.
45	\$1,727	\$1,752	\$1,764 50	\$57 90	\$57 07	\$56 67
46	1,696	1,721	1,733 50	58 96	58 10	57 68
47	1,665	1,690	1,702 50	60 06	59 17	58 73
48	1,633	1,658	1,670 50	61 23	60 31	59 86
49	1,601	1,626	1,638 50	62 46	61 40	61 08
50	1,569	1,594	1,606 50	63 73	62 73	62 24
51	1,538	1,561	1,573 50	65 10	64 06	63 55
52	1,507	1,527	1,539 50	66 57	65 48	64 95
53	1,468	1,493	1,505 50	68 11	66 97	66 42
54	1,433	1,458	1,470 50	69 78	68 58	68 00
55	1,398	1,423	1,435 50	71 53	70 27	69 66
56	1,362	1,387	1,399 50	73 42	72 09	71 45
57	1,325	1,350	1,362 50	75 47	74 07	73 39
58	1,288	1,313	1,325 50	77 63	76 16	75 44
59	1,251	1,276	1,288 50	79 93	78 36	77 60
60	1,213	1,238	1,250 50	82 44	80 77	79 96
61	1,175	1,200	1,212 50	85 10	83 33	82 47
62	1,137	1,162	1,174 50	87 95	86 05	85 14
63	1,099	1,124	1,136 50	90 99	88 96	87 98
64	1,061	1,086	1,098 50	94 25	92 08	91 08
65	1,023	1,047	1,059 50	97 84	96 51	94 38
66	982	1,007	1,019 50	101 83	99 30	98 08
67	942	967	979 50	106 15	103 41	102 09
68	903	928	940 50	110 74	107 75	106 32
69	867	892	904 50	115 34	112 10	110 55
70	834	859	871 50	119 90	116 41	114 74
71	806	830	842 50	124 22	120 48	118 69
72	779	804	816 50	128 36	124 37	122 47
73	753	780	792 50	132 45	128 20	126 18
74	731	756	768 50	136 79	132 27	130 12
75	707	732	744 50	141 44	136 61	134 31
76	684	709	721 50	146 19	141 04	138 60
77	662	687	699 50	151 05	145 56	142 95
78	641	666	678 50	156 00	150 15	147 38
79	620	645	657 50	161 29	155 08	152 09
80	600	625	637 50	166 66	160 00	156 86

For ages over 80 the rates are the same as for age 80. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

CASH VALUES.

Guaranteed on Ordinary Life (Endowment at 85) Policies of \$1,000 each.

Age at Issue.	AT THE END OF														Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
	5	6	7	8	9	10	11	12	13	14	15	16	17	18								
20	\$27	\$28	\$29	\$30	\$31	\$32	\$33	\$34	\$35	\$36	\$37	\$38	\$39	\$40	\$41	\$42	\$43	\$44	\$45	\$46	\$47	\$48
21	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
22	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
23	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
24	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
25	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
26	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
27	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
28	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56
29	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
30	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
31	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
32	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
33	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
34	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62
35	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
36	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
37	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
38	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
39	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
40	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
41	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
42	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
43	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
44	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
45	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
46	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
47	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
48	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76
49	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77
50	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
51	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
52	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
53	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
54	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82
55	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83
56	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
57	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
58	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86
59	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87
60	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88

CASH VALUES.

Guaranteed on 20-Premiums Life (Endowment at 85) Policies
\$1,000 Each.

Agent Issue.	AT THE END OF													
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$69	\$89	\$110	\$131	\$153	\$176	\$200	\$225	\$250	\$277	\$305	\$462	\$508	\$559
21	70	91	112	133	156	179	204	229	255	282	311	470	518	570
22	72	93	114	136	159	183	208	233	260	288	317	480	528	580
23	74	95	117	139	163	187	212	238	265	294	323	489	538	591
24	76	97	119	142	166	191	216	243	271	300	330	498	548	602
25	78	99	122	145	170	195	221	248	277	306	337	508	559	614
26	79	101	124	148	173	199	225	253	282	312	343	518	570	625
27	81	103	127	151	177	203	230	258	288	318	350	528	580	636
28	83	106	130	154	180	207	235	264	294	325	357	538	591	648
29	85	108	133	157	184	211	240	269	300	331	364	548	602	659
30	87	111	136	161	188	216	245	275	306	338	371	559	614	671
31	89	113	139	164	192	220	250	280	312	344	378	570	625	683
32	91	115	142	167	196	225	255	286	318	351	386	580	636	694
33	93	118	145	171	200	229	260	291	324	358	393	591	648	706
34	95	120	148	175	204	234	265	297	330	365	401	602	659	717
35	97	123	151	179	208	239	270	303	337	372	409	614	671	729
36	99	125	154	182	212	243	275	309	343	379	416	625	683	740
37	101	128	157	186	216	248	280	315	350	386	424	636	694	752
38	103	130	160	190	221	253	286	321	356	393	431	648	706	763
39	105	133	163	194	225	258	291	327	363	401	439	659	717	774
40	107	136	166	198	230	263	297	333	370	408	447	671	729	785
41	109	138	169	201	234	267	302	339	376	415	454	683	740	796
42	111	141	172	205	238	272	308	345	382	422	462	694	752	807
43	113	144	176	209	243	277	313	351	389	430	470	706	763	817
44	115	147	179	213	247	282	319	357	395	437	478	717	774	828
45	118	150	183	217	251	287	325	363	402	444	486	729	785	839
46	120	152	186	220	255	292	330	369	408	450	493	740	796	850
47	122	155	189	224	259	297	335	374	415	457	500	752	807	861
48	124	158	192	228	264	302	340	380	421	463	507	763	817	873
49	126	161	195	232	268	307	346	386	428	470	515	774	828	885
50	129	164	199	236	273	312	351	392	434	477	522	785	839	899
51	131	166	202	239	277	316	356	397	440	483	528	796	850	913
52	133	169	205	243	281	321	361	402	445	489	535	807	861	929
53	136	172	209	247	286	325	366	408	451	495	541	817	873	948
54	138	175	212	251	290	330	371	413	456	501	547	828	885	971
55	141	178	216	255	294	334	375	418	461	506	553	839	899	1,000
56	143	180	219	258	298	338	379	422	465	510	558	850	913	.....
57	145	183	222	261	301	341	382	425	469	514	562	861	929	.....
58	147	185	225	265	304	344	386	429	473	518	567	873	948	.....
59	149	188	228	268	308	348	390	433	477	522	571	885	971	.....
60	151	191	231	271	311	352	394	437	481	526	575	899	1,000	.....

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000.

Age at Issue.	AT THE END OF												
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
20	\$156	\$198	\$241	\$286	\$333	\$382	\$433	\$484	\$541	\$599	\$659	\$726	\$792
21	156	198	241	286	333	382	433	484	541	599	659	726	792
22	156	198	241	286	333	382	433	484	541	598	658	725	791
23	156	198	241	286	333	382	433	484	541	598	658	725	791
24	156	198	241	286	333	382	433	484	541	598	658	725	791
25	156	198	241	286	333	382	433	484	541	598	658	725	791
26	156	198	241	286	333	382	433	484	541	598	658	725	791
27	156	198	241	286	333	381	432	483	540	597	657	724	790
28	156	198	241	286	333	381	432	483	540	597	657	724	790
29	156	198	241	286	333	381	432	483	540	597	657	724	790
30	156	198	241	286	333	381	432	483	540	597	657	724	790
31	156	198	241	286	333	381	432	483	540	597	657	724	790
32	156	198	241	286	332	381	431	483	539	596	656	723	789
33	156	198	241	286	332	381	431	483	539	596	656	723	789
34	156	198	241	286	332	381	431	483	539	596	656	723	789
35	156	198	241	286	332	381	431	483	539	596	655	723	789
36	156	198	241	286	332	381	431	483	539	596	655	723	789
37	156	197	240	285	331	380	430	483	538	595	654	722	788
38	156	197	240	285	331	380	430	483	538	595	654	722	788
39	156	197	240	285	331	379	430	482	537	594	653	721	787
40	156	197	240	285	331	379	430	482	536	593	653	721	787
41	156	197	240	285	331	379	430	482	536	593	653	721	787
42	156	197	240	284	330	378	429	481	535	592	652	720	786
43	156	197	240	284	330	378	429	481	535	592	651	720	786
44	156	197	240	284	330	378	428	480	534	591	650	721	786
45	156	197	240	284	330	378	428	479	533	590	649	721	786
46	156	197	240	284	330	378	428	479	533	590	648	721	786
47	156	197	240	284	330	377	427	478	532	588	647	720	785
48	156	197	240	284	330	377	427	478	531	587	646	720	785
49	156	197	240	284	330	377	426	477	530	586	645	720	785
50	156	197	240	284	330	377	425	476	529	585	643	717	784
51	156	197	240	284	330	377	425	476	528	584	642	716	784
52	156	197	240	284	330	376	424	475	527	583	640	715	783
53	156	198	241	284	330	376	424	474	526	581	638	714	783
54	156	198	241	284	330	376	423	473	525	579	636	713	782
55	156	199	242	285	330	376	423	472	523	577	634	711	781

TABLE OF GUARANTEED CASH VALUES

Which the Company will pay on Ordinary Life Accumulative Surplus Policies of \$1,000 each.

Age at Issue.	AT END OF																			
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.				
21	\$26	\$33	\$40	\$48	\$57	\$66	\$75	\$85	\$96	\$108	\$120	\$134	\$149	\$165	\$182	\$200				
22	27	34	42	50	59	68	78	88	100	111	124	138	154	171	188	207				
23	29	36	44	52	61	71	81	92	103	115	128	143	159	177	195	214				
24	30	37	45	54	63	73	84	95	107	119	133	148	165	183	202	221				
25	31	39	48	57	66	77	88	99	112	125	138	153	170	189	209	229				
26	32	40	49	59	69	79	91	103	115	129	143	158	176	195	216	237				
27	33	42	51	60	71	82	93	106	119	133	148	163	182	202	223	245				
28	34	43	52	62	73	84	96	109	123	137	153	169	188	209	230	253				
29	35	44	54	64	75	87	100	113	127	142	158	175	195	216	237	260				
30	37	47	57	68	79	91	104	118	133	149	166	183	201	223	245	269				
31	39	48	59	70	82	94	108	123	138	154	172	189	208	230	253	277				
32	40	50	61	72	85	98	112	127	143	160	177	196	215	237	261	286				
33	41	52	63	75	88	102	116	132	148	166	184	202	222	245	270	296				
34	43	53	65	78	91	105	121	137	154	171	190	209	229	253	278	305				
35	45	56	69	82	96	111	127	143	161	179	198	218	239	261	287	315				
36	46	58	71	86	100	115	131	148	166	185	205	226	247	270	297	325				
37	48	61	74	88	103	119	136	153	172	191	212	233	255	279	306	335				
38	50	63	77	92	107	124	141	159	178	198	219	241	264	288	316	346				
39	53	66	80	95	111	128	146	164	184	205	226	249	272	297	325	355				
40	56	70	85	100	117	134	153	172	193	214	236	260	284	309	335	365				
41	58	72	88	104	121	139	158	178	199	221	244	268	293	319	345	377				
42	60	75	91	107	125	144	163	184	206	228	252	276	302	328	355	387				
43	62	77	94	111	129	148	169	190	212	236	260	285	311	338	365	397				
44	64	80	97	115	133	153	174	196	219	243	268	293	320	347	375	408				
45	67	84	101	120	140	160	182	205	228	253	279	305	332	360	389	418				
46	69	87	105	124	144	166	188	211	236	261	287	314	341	369	398	428				
47	72	90	108	128	149	171	194	218	243	269	295	322	350	379	409	439				
48	75	93	112	133	154	177	200	225	250	276	303	331	359	389	419	450				
49	77	96	116	137	159	183	207	232	258	284	312	340	369	399	429	461				
50	82	100	120	142	165	189	213	239	265	292	320	349	378	409	440	473				
51	85	103	125	147	170	194	220	246	272	300	328	358	388	419	452	485				
52	87	107	129	152	175	200	226	252	279	308	337	367	398	430	463	496				
53	90	110	133	156	181	206	232	259	287	316	345	376	408	441	474	507				
54	93	114	137	161	186	211	238	266	294	324	354	386	419	451	484	517				
55	98	119	143	168	193	220	244	272	302	332	364	396	429	461	494	526				
56	101	123	147	172	198	225	251	280	310	341	373	406	438	470	502	535				
57	104	126	151	177	204	231	257	287	318	350	382	415	447	479	511	543				
58	107	130	155	181	209	238	264	295	327	359	391	423	455	487	519	551				
59	110	133	159	186	214	244	272	303	335	367	399	430	462	494	527	560				
60	114	138	163	191	220	251	279	311	343	374	406	438	470	502	535	568				
61	117	142	168	197	227	258	286	318	350	381	413	445	477	510	543	576				
62	120	146	173	203	234	265	293	325	356	387	419	451	484	517	550	583				
63	124	151	178	209	240	272	299	330	362	394	426	459	492	525	557	589				
64	128	156	184	215	246	278	305	336	368	400	433	466	498	530	562	593				
65	134	163	192	224	255	286	314	342	374	406	439	472	504	535	565	596				

TABLE OF GUARANTEED CASH VALUES

Which the Company will pay on 20-Year Endowment Accumulative Surplus Policies of \$1,000 Each.

AT END OF																		
Age at Issue.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.		
21	144	181	221	264	319	380	449	527	616	717	838	970	1123	1307	1521	1765		
22	144	181	221	264	319	380	449	527	616	717	838	970	1123	1307	1521	1765		
23	146	182	221	264	319	380	449	527	616	717	838	970	1123	1307	1521	1765		
24	146	182	221	264	319	380	449	527	616	717	838	970	1123	1307	1521	1765		
25	146	182	221	264	319	380	449	527	616	717	838	970	1123	1307	1521	1765		
26	146	182	221	264	319	380	449	527	616	717	838	970	1123	1307	1521	1765		
27	144	181	221	264	319	380	449	527	616	717	838	970	1123	1307	1521	1765		
28	144	181	221	263	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
29	144	181	220	263	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
30	144	180	220	263	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
31	144	180	220	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
32	144	180	219	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
33	143	180	219	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
34	143	180	219	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
35	143	179	219	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
36	143	179	219	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
37	143	180	219	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
38	143	180	219	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
39	144	180	220	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
40	144	181	220	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
41	144	181	220	262	317	378	447	525	614	715	836	968	1121	1305	1519	1763		
42	144	181	220	262	317	378	447	525	614	715	836	968	1121	1305	1519	1763		
43	144	181	220	262	317	378	447	525	614	715	836	968	1121	1305	1519	1763		
44	144	180	219	261	317	378	447	525	614	715	836	968	1121	1305	1519	1763		
45	144	180	219	261	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
46	144	180	219	261	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
47	144	180	219	261	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
48	144	181	220	261	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
49	145	181	220	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
50	145	181	220	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
51	146	182	221	262	318	379	448	526	615	716	837	969	1122	1306	1520	1764		
52	146	182	221	262	318	379	448	526	614	715	836	968	1121	1305	1519	1763		
53	147	183	221	262	318	379	448	526	612	714	835	967	1120	1304	1518	1762		
54	147	183	221	262	318	379	448	496	581	610	713	834	966	1119	1517	1761		
55	148	183	222	262	318	379	444	495	589	608	712	833	965	1117	1515	1759		

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

Age at Issue.	AT THE END OF														20 Years.	25 Years.	30 Years.
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.			
20	\$19	\$27	\$35	\$43	\$51	\$59	\$68	\$78	\$87	\$97	\$107	\$116	\$126	\$136	\$163	\$226	\$298
21	21	28	36	45	53	62	72	81	91	101	112	122	132	142	170	235	309
22	23	30	38	47	56	65	75	85	95	106	117	127	137	147	177	244	320
23	25	31	40	49	59	68	78	89	99	110	122	132	142	152	184	254	332
24	27	33	42	51	61	71	82	93	104	115	127	137	147	157	192	264	344
25	29	35	45	54	64	75	86	97	108	120	133	143	153	163	200	274	356
26	31	37	47	57	67	78	90	101	113	126	138	148	158	168	208	285	368
27	33	39	49	60	71	82	94	106	118	131	144	157	169	181	217	296	382
28	35	41	52	63	74	86	98	111	124	137	151	163	176	188	225	307	398
29	37	43	54	66	78	90	103	116	129	143	157	170	183	196	235	318	406
30	39	45	57	69	81	94	107	121	135	149	164	178	191	204	244	329	419
31	41	48	60	72	85	98	112	126	141	156	171	186	199	212	254	341	432
32	43	50	63	76	89	103	117	132	147	162	178	192	206	219	263	353	445
33	45	53	66	79	93	108	123	138	153	169	186	201	215	228	274	365	459
34	47	55	69	83	98	113	128	144	160	177	194	211	227	241	284	377	472
35	49	58	73	87	102	118	134	150	167	184	202	220	237	252	294	389	485
36	51	61	76	91	107	123	140	157	174	192	210	229	246	261	305	402	498
37	53	64	80	96	112	129	146	164	182	200	219	238	256	271	316	414	511
38	55	68	84	100	117	135	153	171	189	208	227	246	265	280	327	427	524
39	57	71	88	106	123	141	159	178	197	217	236	256	275	290	338	439	537
40	59	75	92	110	128	147	166	185	205	225	245	265	285	300	350	452	550
41	61	79	97	115	134	153	173	193	213	234	255	275	295	310	361	464	562
42	63	82	101	120	140	160	180	201	222	243	264	284	304	320	372	477	574
43	65	86	106	126	146	167	188	209	230	252	274	295	315	332	384	489	587
44	67	90	111	131	152	174	195	217	239	261	283	305	326	343	396	501	598
45	69	95	116	137	159	180	203	225	248	270	293	315	337	354	407	513	610
46	71	99	121	143	165	188	210	233	256	280	303	326	348	366	419	525	622
47	73	103	126	148	171	195	218	242	265	289	313	337	359	378	430	537	634
48	75	108	131	154	178	202	226	250	274	298	323	347	370	389	441	548	646
49	77	112	136	160	185	209	234	259	283	308	333	358	381	400	453	560	658
50	79	117	142	168	191	217	242	267	292	317	342	367	391	410	464	571	670
51	81	121	147	173	198	224	250	276	301	327	352	377	401	420	475	583	682
52	83	126	153	179	205	232	258	284	311	337	362	387	411	430	485	594	692
53	85	131	158	185	212	239	266	293	320	346	372	397	421	440	496	606	704
54	87	136	164	192	219	247	275	302	329	356	382	408	432	451	507	618	716
55	89	141	170	198	226	255	283	311	338	365	392	419	443	462	517	630	728
56	91	146	175	204	233	262	291	319	347	374	401	428	452	471	528	641	739
57	93	151	181	211	241	270	299	328	356	384	411	438	462	481	539	652	750
58	95	156	187	218	248	278	307	336	365	392	420	447	471	490	550	663	761
59	97	162	193	224	255	285	315	345	373	401	429	456	480	499	562	675	773
60	99	167	199	231	262	293	323	353	382	410	438	465	489	508	574	687	785
61	101	172	205	237	269	300	331	361	390	419	448	475	499	518	586	699	797
62	103	177	211	244	276	307	339	369	399	428	458	485	509	528	598	711	809
63	105	182	216	250	283	315	346	377	408	438	468	495	519	538	611	724	822
64	107	187	222	256	289	322	354	386	417	448	479	506	530	549	625	738	836
65	109	192	227	262	296	329	362	395	427	459	490	518	542	561	640	753	851

CASH VALUES GUARANTEED ON 20-PREMIUMS LIFE

POLICIES FOR \$1,000 EACH.

Age at Issue	AT THE END OF													
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$61	\$77	\$95	\$113	\$132	\$152	\$172	\$193	\$216	\$239	\$263	\$398	\$443	\$494
21	62	79	97	115	135	155	176	197	221	244	268	406	453	506
22	64	81	99	118	138	159	180	201	226	249	274	415	463	516
23	65	83	101	121	141	162	184	206	231	254	280	424	472	527
24	67	85	103	124	144	166	188	211	236	260	286	433	482	538
25	68	87	106	127	148	170	192	216	241	266	293	443	494	550
26	70	89	108	130	151	173	196	221	246	272	299	452	505	561
27	72	91	111	133	154	178	201	226	252	278	306	462	516	573
28	73	93	114	136	158	182	206	231	258	284	313	473	527	586
29	75	95	117	139	162	186	211	236	264	291	320	483	538	597
30	77	98	120	142	166	190	216	242	270	298	328	494	550	609
31	79	100	123	145	170	195	221	248	276	305	335	505	561	621
32	81	102	126	149	174	200	226	254	282	312	343	516	573	633
33	83	105	129	153	178	204	231	260	288	319	351	527	585	645
34	85	108	132	157	182	209	237	266	295	326	359	538	597	657
35	87	111	135	161	187	214	243	272	302	334	367	550	609	668
36	90	114	138	165	191	220	249	278	309	341	375	561	621	680
37	92	117	141	169	196	225	255	284	316	349	383	573	633	692
38	94	120	145	173	201	230	261	291	323	357	392	585	645	706
39	97	123	149	177	206	236	267	298	330	365	400	597	657	715
40	99	126	153	182	211	241	273	305	338	373	409	609	668	726
41	102	129	157	186	216	247	280	312	346	381	417	621	680	736
42	105	132	161	190	221	253	286	319	354	389	426	633	692	747
43	107	135	165	194	226	258	292	326	361	397	434	645	703	757
44	110	138	169	199	231	264	298	333	368	405	443	657	715	768
45	113	142	173	204	236	269	304	339	375	412	451	668	726	778
46	116	146	177	209	241	275	310	346	382	420	459	680	736	787
47	118	150	181	214	246	280	316	352	389	428	467	692	747	797
48	121	153	185	218	251	286	322	358	396	435	475	703	757	807
49	124	156	189	222	256	291	328	364	403	442	482	715	768	816
50	127	159	192	226	261	296	333	370	409	449	490	726	778	826
51	129	163	196	231	266	302	339	376	415	455	497	736	787	835
52	132	166	200	235	271	307	344	382	421	461	504	747	797	844
53	135	169	204	239	275	312	349	388	427	467	510	757	807	853
54	137	172	208	243	279	316	354	393	433	473	516	768	816	861
55	140	175	211	247	283	321	359	398	438	479	522	778	826	870
56	143	178	214	251	287	325	363	403	443	484	527	787	835	.....
57	145	181	217	255	291	330	367	407	447	488	532	797	844	.....
58	148	184	221	259	295	334	371	411	451	492	536	807	853	.....
59	150	187	224	262	299	337	375	415	455	496	540	816	861	.....
60	153	190	227	265	303	341	379	419	459	500	544	826	870	.....

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

Age at Issue.	AT THE END OF																		
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.				
20	\$151	\$191	\$233	\$276	\$321	\$368	\$418	\$469	\$523	\$579	\$638	\$699	\$763	\$829	\$899				
21	151	191	232	276	321	368	418	469	523	579	637	698	762	829	899				
22	151	191	232	276	321	368	418	469	523	579	637	698	762	829	899				
23	151	191	232	276	321	368	418	469	523	579	637	698	762	829	899				
24	151	191	232	276	321	368	418	469	523	579	637	698	762	829	899				
25	151	191	232	276	321	368	418	469	523	579	637	698	762	829	899				
26	151	191	232	276	321	368	417	469	522	578	637	698	761	828	898				
27	151	191	232	276	321	368	417	469	522	578	637	698	761	828	898				
28	151	191	232	276	321	368	417	469	522	578	637	698	761	828	898				
29	151	191	232	276	321	368	417	469	522	578	637	698	761	828	898				
30	151	191	232	276	321	368	417	469	522	578	637	698	761	828	898				
31	151	191	232	276	321	368	417	468	522	577	636	697	760	827	898				
32	151	191	232	276	321	368	417	468	522	577	636	697	760	827	898				
33	151	191	232	276	321	368	417	468	522	577	636	697	760	827	898				
34	151	191	232	276	321	368	417	468	522	577	636	697	760	827	898				
35	151	191	232	276	321	368	417	468	522	577	636	697	760	827	898				
36	151	191	232	276	321	368	417	468	521	576	635	695	759	826	897				
37	151	191	232	276	321	368	417	468	521	576	635	695	759	826	897				
38	151	191	232	276	321	368	417	468	521	576	635	695	759	826	896				
39	151	191	232	276	321	368	417	468	521	576	634	695	759	826	896				
40	152	192	233	277	322	369	417	468	521	576	634	695	759	826	896				
41	152	192	233	277	322	369	417	467	520	575	633	694	758	825	895				
42	152	192	233	277	322	369	417	467	520	575	633	694	758	825	895				
43	152	193	234	277	322	369	417	467	520	575	633	693	757	824	895				
44	152	193	234	277	322	369	417	467	520	574	632	693	756	824	895				
45	153	194	235	278	323	369	417	467	520	574	632	692	755	823	895				
46	153	194	235	278	323	369	416	466	519	573	631	691	754	822	894				
47	154	194	235	278	323	369	416	466	519	573	630	690	753	821	894				
48	155	195	236	279	323	369	416	466	518	572	629	689	752	820	893				
49	155	195	236	279	323	369	416	465	518	571	628	688	751	819	892				
50	156	196	237	280	324	369	416	465	517	570	627	686	750	818	891				
51	156	196	237	280	324	369	415	464	516	569	626	685	748	817	890				
52	157	196	237	280	324	369	415	464	515	568	624	683	746	815	889				
53	157	197	238	280	324	369	415	463	514	567	622	681	744	813	888				
54	158	197	238	280	324	369	415	463	513	565	620	679	742	811	887				
55	158	198	239	281	324	369	415	462	511	563	618	677	740	809	886				
56	159	199	239	281	324	369	414	461	510	561	616	674	737	807	884				
57	160	200	240	282	324	369	414	460	509	559	613	671	734	804	882				
58	161	201	241	282	325	369	413	459	507	557	610	668	731	801	880				
59	162	202	242	283	325	369	412	458	505	555	607	665	728	798	878				
60	163	203	243	284	326	369	411	456	503	552	604	661	724	795	876				

Cash Values Guaranteed on Ordinary Life Policies, \$1,000 each

Age at Issue of Policy.	AT THE END OF													
	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	55 Years.	60 Years.	65 Years.	70 Years.	75 Years.
20	\$74	\$125	\$184	\$250	\$328	\$406	\$488	\$570	\$646	\$714	\$777	\$836	\$890	\$940
21	77	130	191	260	337	418	501	582	658	725	788	845	898	948
22	80	135	198	270	348	431	514	595	670	736	798	854	906	956
23	83	140	206	280	359	443	527	608	681	747	808	863	914	964
24	86	146	214	290	371	456	540	620	692	758	818	872	922	972
25	90	153	222	300	383	468	553	632	703	769	828	880	930	980
26	94	158	230	310	395	481	566	644	714	779	838	889	938	988
27	98	164	239	320	407	494	578	656	725	789	848	898	947	996
28	102	170	247	331	419	507	590	667	736	800	857	906	955	1004
29	106	177	256	342	431	519	602	678	747	810	866	914	962	1010
30	111	184	265	353	443	532	614	689	758	820	875	922	969	1016
31	116	191	275	364	455	544	626	700	768	830	884	931	977	1024
32	121	198	285	375	468	556	638	711	778	840	893	940	986	1032
33	126	206	295	387	480	568	649	722	789	849	901	947	992	1038
34	131	214	305	399	492	580	660	733	800	859	911	956	1001	1046
35	136	222	315	410	504	592	671	743	810	867	919	964	1008	1053
36	141	230	325	423	516	603	682	754	820	876	928	972	1016	1061
37	147	238	336	433	528	614	692	764	830	886	938	982	1025	1070
38	153	247	346	445	540	625	703	775	839	895	947	990	1033	1077
39	159	256	357	456	551	636	714	786	848	903	955	1000	1042	1086
40	165	265	367	468	562	647	725	796	857	911	963	1008	1050	1094
41	172	274	378	479	573	657	735	806	866	920	972	1016	1058	1101
42	178	283	388	490	584	668	746	816	877	930	982	1025	1067	1110
43	185	292	399	501	594	678	756	826	886	939	990	1033	1075	1117
44	191	300	409	512	604	689	767	836	896	949	1000	1042	1084	1126
45	196	308	419	522	615	699	778	846	906	959	1010	1052	1094	1135
46	205	319	429	532	625	710	788	856	916	969	1020	1062	1104	1144
47	211	327	439	542	635	720	798	866	926	979	1030	1072	1114	1154
48	218	336	449	552	645	731	808	877	937	990	1040	1082	1124	1164
49	224	345	459	561	655	741	817	886	946	1000	1050	1092	1134	1174
50	231	354	468	571	665	752	827	896	956	1010	1060	1102	1144	1184
51	237	362	477	580	675	763	837	906	966	1020	1070	1112	1154	1194
52	244	370	485	590	685	773	847	916	976	1030	1080	1122	1164	1204
53	250	378	494	600	696	783	857	926	986	1040	1090	1132	1174	1214
54	257	386	502	609	707	793	874	943	1003	1057	1107	1149	1191	1224
55	263	393	511	618	718	803	884	953	1013	1067	1117	1159	1201	1234
56	269	400	519	629	729	813	894	963	1023	1077	1127	1169	1211	1244
57	274	407	527	638	739	823	904	973	1033	1087	1137	1179	1221	1254
58	280	414	536	648	749	833	914	983	1043	1097	1147	1189	1231	1264
59	285	422	545	659	759	843	924	993	1053	1107	1157	1199	1241	1274
60	290	429	553	670	769	853	934	1003	1063	1117	1167	1209	1251	1284
61	296	434	562	680	780	863	944	1013	1073	1127	1177	1219	1261	1294
62	299	441	571	690	791	873	954	1023	1083	1137	1187	1229	1271	1304
63	305	448	581	700	801	883	964	1033	1093	1147	1197	1239	1281	1314
64	307	455	591	711	812	893	974	1043	1103	1157	1207	1249	1291	1324
65	310	462	602	722	823	903	984	1053	1113	1167	1217	1259	1301	1334

CASH VALUES

On 20-Premium Life Policies and made parts thereof.

To ascertain the Cash Value, take the value per \$1,000, as given in the column headed by the number of years the policy has been in force, opposite the rated age and the annual premium per \$1,000 at which the policy was written, and multiply it by the number of thousands of dollars insured under the policy.

Thus, the Cash Value of a policy for \$20,000, issued at age 35, at the end of 15 years, is $905 \times 20 = \$18,100$; at the end of 30 years, is $972 \times 20 = \$19,440$.

CASH VALUES PER \$1,000 AT END OF YEARS STATED.

RATED AGE	PREMIUM PER \$1,000.	10 YEARS.	15 YEARS.	20 YEARS.	25 YEARS.	30 YEARS.	35 YEARS.	40 YEARS.	45 YEARS.	50 YEARS.	55 YEARS.	60 YEARS.	65 YEARS.	70 YEARS.
20	27.76	173	1301	1443	1408	1548	1602	1657	1712	1763	1800	1850	1890	1930
21	28.17	177	1307	1452	1408	1566	1613	1668	1723	1773	1818	1868	1908	1948
22	28.60	181	1313	1471	1418	1589	1634	1679	1733	1783	1828	1878	1918	1958
23	29.04	185	1319	1480	1428	1609	1654	1700	1753	1803	1848	1898	1938	1978
24	29.50	189	1325	1489	1438	1629	1674	1720	1773	1823	1868	1918	1958	1998
25	29.98	193	1339	1498	1448	1640	1685	1732	1783	1833	1878	1928	1968	2008
26	30.47	197	1349	1508	1458	1651	1696	1743	1793	1843	1888	1938	1978	2018
27	30.98	201	1365	1518	1468	1662	1707	1754	1803	1853	1898	1948	1988	2028
28	31.51	205	1383	1528	1478	1676	1721	1768	1817	1867	1912	1962	2002	2042
29	32.06	209	1400	1538	1488	1685	1730	1777	1826	1876	1921	1971	2011	2051
30	32.62	214	1417	1548	1498	1695	1740	1787	1836	1886	1931	1981	2021	2061
31	33.21	219	1434	1558	1508	1703	1748	1795	1844	1894	1939	1989	2029	2069
32	33.83	224	1451	1569	1518	1713	1758	1805	1854	1904	1949	1999	2039	2079
33	34.47	229	1469	1580	1529	1723	1768	1815	1864	1914	1959	2009	2049	2089
34	35.13	234	1487	1591	1540	1733	1778	1825	1874	1924	1969	2019	2059	2099
35	35.82	239	1505	1602	1551	1743	1788	1835	1884	1934	1979	2029	2069	2109
36	36.54	244	1523	1613	1562	1753	1798	1845	1894	1944	1989	2039	2079	2119
37	37.30	249	1541	1624	1573	1763	1808	1855	1904	1954	2000	2049	2089	2129
38	38.08	254	1559	1635	1584	1773	1818	1865	1914	1964	2010	2059	2099	2139
39	38.91	259	1577	1646	1595	1783	1828	1875	1924	1974	2020	2069	2109	2149
40	39.77	264	1595	1657	1606	1793	1838	1885	1934	1984	2030	2079	2119	2159
41	40.66	269	1613	1668	1617	1803	1848	1895	1944	1994	2040	2089	2129	2169
42	41.63	274	1631	1679	1628	1813	1858	1905	1954	2004	2050	2099	2139	2179
43	42.64	279	1649	1690	1639	1823	1868	1915	1964	2014	2060	2109	2149	2189
44	43.65	284	1667	1701	1650	1833	1878	1925	1974	2024	2070	2119	2159	2199
45	44.69	289	1685	1712	1661	1843	1888	1935	1984	2034	2080	2129	2169	2209
46	45.71	294	1703	1723	1672	1853	1898	1945	1994	2044	2090	2139	2179	2219
47	46.77	299	1721	1733	1682	1863	1908	1955	2004	2054	2100	2149	2189	2229
48	47.86	304	1739	1743	1692	1873	1918	1965	2014	2064	2110	2159	2199	2239
49	48.98	308	1757	1753	1702	1883	1928	1975	2024	2074	2120	2169	2209	2249
50	51.54	313	1775	1763	1712	1893	1938	1985	2034	2084	2130	2179	2219	2259
51	53.16	316	1793	1773	1722	1903	1948	1995	2044	2094	2140	2189	2229	2269
52	54.86	320	1811	1783	1732	1913	1958	2005	2054	2104	2150	2199	2239	2279
53	56.71	323	1829	1791	1740	1923	1968	2015	2064	2114	2160	2209	2249	2289
54	58.66	326	1847	1800	1749	1933	1978	2025	2074	2124	2170	2219	2259	2299
55	60.79	329	1865	1809	1758	1943	1988	2035	2084	2134	2180	2229	2269	2309

Cash Values Guaranteed on Endowment Policies, \$1,000 each.

20 PREMIUMS ENDOWMENT AT 75.

25-YEAR
ENDOW-
MENT.30-YEAR
ENDOWMENT.

AT THE END OF

Age at Issue of Policy.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	10 Years.	15 Years.	10 Years.	15 Years.	20 Years.	25 Years.
20	\$178	\$208	\$462	\$512	\$564	\$632	\$700	\$776	867	\$278	\$275	\$204	\$351	\$528	\$741
21	182	314	472	523	581	645	714	793	889	278	475	204	351	528	741
22	186	321	482	534	593	658	729	810	913	278	475	204	351	528	740
23	190	328	492	545	606	672	744	828	939	278	475	204	351	528	740
24	196	335	502	557	619	686	760	847	968	278	475	204	351	528	740
25	199	342	512	569	632	700	776	867	1,000	278	475	205	352	528	740
26	204	350	523	581	645	714	793	889	.....	278	475	205	352	528	740
27	208	358	534	593	658	729	810	913	.....	278	475	205	352	528	739
28	213	366	545	606	672	744	828	939	.....	278	474	206	353	528	739
29	218	374	557	619	686	760	847	968	.....	278	474	206	353	528	739
30	223	382	569	632	700	776	867	1000	.....	278	474	207	354	528	739
31	228	390	581	645	714	793	889	.....	.....	278	474	207	354	529	738
32	234	399	593	658	729	810	913	.....	.....	279	474	208	355	529	738
33	239	408	606	672	744	828	939	.....	.....	279	474	209	356	529	738
34	245	417	619	686	760	847	968	.....	.....	279	474	210	357	530	737
35	251	426	632	700	776	867	1000	.....	.....	280	474	211	358	530	737
36	257	435	645	714	793	889	.....	.....	.....	280	474	212	359	530	736
37	263	445	658	729	810	913	.....	.....	.....	280	474	213	360	531	735
38	269	454	672	744	828	939	.....	.....	.....	281	474	215	362	531	734
39	275	464	686	760	847	968	.....	.....	.....	281	474	216	363	532	734
40	281	473	700	776	867	1000	.....	.....	.....	282	474	218	365	532	733
41	286	483	714	793	889	.....	.....	.....	.....	283	474	220	367	533	732
42	294	493	729	810	913	.....	.....	.....	.....	283	474	222	369	533	731
43	300	503	744	828	939	.....	.....	.....	.....	284	474	224	371	534	730
44	307	513	760	847	968	.....	.....	.....	.....	285	474	226	373	535	728
45	313	523	776	867	1000	.....	.....	.....	.....	285	474	229	375	535	726
46	319	533	793	889	.....	.....	.....	.....	.....	286	473	.....	.....	.....	.....
47	326	543	810	913	.....	.....	.....	.....	.....	287	473	.....	.....	.....	.....
48	332	553	828	939	.....	.....	.....	.....	.....	288	473	.....	.....	.....	.....
49	338	563	847	968	.....	.....	.....	.....	.....	288	472	.....	.....	.....	.....
50	345	574	867	1000	.....	.....	.....	.....	.....	289	472	.....	.....	.....	.....

Cash Values Guaranteed on Policies for \$1,000 Each

Age at Issue of Original Policy.	ORDINARY LIFE AT END OF						10-Premiums Endowment.				
							15 Years. At end of		20 Years. At end of		
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	5 Years.	10 Years.	15 Years.
20	\$19	\$55	\$97	\$148	\$209	\$278	\$341	\$795	\$276	\$646	\$794
21	21	58	102	155	218	288	341	795	277	646	794
22	22	60	107	162	227	299	341	795	277	647	794
23	23	63	111	169	236	311	341	795	277	647	794
24	25	67	117	177	246	322	341	795	277	648	794
25	26	70	122	185	256	334	341	796	277	648	794
26	28	73	128	193	266	345	341	796	277	648	794
27	29	77	134	201	276	357	341	796	277	648	794
28	31	81	140	210	287	369	341	796	277	649	794
29	33	85	147	219	298	382	341	796	277	649	794
30	35	89	154	228	309	394	341	796	277	650	794
31	37	94	161	237	320	407	341	796	278	650	794
32	39	98	169	247	331	419	341	796	278	651	794
33	41	102	176	256	343	432	340	796	278	652	794
34	44	109	184	266	354	445	340	797	278	652	794
35	46	114	192	276	366	458	340	797	279	653	794
36	49	120	200	286	378	471	340	797	279	654	794
37	52	126	208	297	390	485	340	797	280	655	794
38	55	132	216	307	402	498	341	798	280	655	794
39	58	138	225	318	414	512	341	798	281	656	800
40	62	144	233	328	426	525	341	798	282	656	800
41	65	150	242	339	438	538	341	799	283	657	800
42	68	156	251	350	451	551	341	799	283	658	800
43	71	162	259	360	464	564	341	799	284	658	800
44	75	168	268	371	476	576	341	800	285	659	800
45	78	175	277	382	489	589	341	801	286	659	800
46	81	181	286	391	501	600	341	801	287	671	806
47	85	187	295	405	513	611	341	802	288	672	806
48	88	194	304	417	525	622	341	802	288	672	807
49	92	201	314	428	537	632	340	803	289	680	808
50	95	208	323	439	549	643	340	804	290	681	809
51	99	215	331	451	559	653	340	805	.....	.....	.....
52	103	222	343	462	570	663	340	806	.....	.....	.....
53	107	229	358	473	580	674	339	807	.....	.....	.....
54	111	237	364	484	590	684	339	808	.....	.....	.....
55	115	244	374	495	600	695	339	809	.....	.....	.....
56	119	252	384	506	610	706	.....	.....	.....	.....	.....
57	124	260	394	516	620	717	.....	.....	.....	.....	.....
58	128	268	403	524	630	729	.....	.....	.....	.....	.....
59	132	276	413	534	640	741	.....	.....	.....	.....	.....
60	137	284	423	543	651	754	.....	.....	.....	.....	.....
61	142	292	431	552	662	767	.....	.....	.....	.....	.....
62	147	300	440	561	674	780	.....	.....	.....	.....	.....
63	152	308	448	571	686	793	.....	.....	.....	.....	.....
64	157	316	456	581	698	805	.....	.....	.....	.....	.....
65	162	323	464	591	712	815	.....	.....	.....	.....	.....

Cash Values Guaranteed on Ordinary Endowment Policies for \$1,000 Each.

Original Policy.	10 Yrs. End'w'm't at end of 5 Years.		15 Years End'w'm't at end of		20 Years Endowment at end of			25 Years Endowment at end of				30 Years Endowment at end of				
	5 Years.	10 Years.	5 Years.	10 Years.	15 Years.	5 Years.	10 Years.	15 Years.	20 Years.	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.		
0	\$416	\$242	\$568	\$154	\$365	\$637	\$104	\$249	\$436	\$676	\$73	\$178	\$311	\$481	\$701	
1	416	242	568	154	365	636	104	249	435	676	73	178	311	481	701	
2	416	242	568	154	365	636	104	249	435	676	73	178	311	481	701	
3	415	242	567	154	365	636	104	249	435	675	73	178	311	481	701	
4	415	242	567	154	364	636	104	249	435	675	73	178	311	482	701	
5	415	242	567	154	364	635	104	249	435	675	73	179	312	482	701	
6	415	242	567	154	364	635	104	249	435	675	74	179	312	482	701	
7	415	242	567	154	364	635	104	249	435	675	74	179	313	483	700	
8	415	241	566	154	364	635	104	249	435	675	74	180	314	483	700	
9	415	241	566	154	363	635	104	249	435	674	74	181	315	484	700	
10	414	241	566	153	363	634	104	249	436	674	75	181	316	485	700	
11	414	241	566	153	363	634	105	250	436	674	75	182	317	485	700	
12	414	241	565	153	363	634	105	251	436	674	76	184	318	486	700	
13	414	241	565	154	363	634	105	251	437	674	77	185	320	487	699	
14	414	241	565	154	363	634	106	252	437	673	77	187	321	487	699	
15	413	240	565	154	364	633	106	253	437	673	78	188	323	488	699	
16	413	240	565	154	364	633	107	254	438	673	79	190	325	489	699	
17	413	240	564	154	364	633	108	255	438	672	81	192	327	490	699	
18	413	240	564	155	364	632	108	256	439	672	82	194	329	491	698	
19	413	241	564	155	364	632	109	257	439	671	83	197	331	492	698	
20	413	241	563	156	365	631	110	258	439	671	85	199	333	494	698	
21	412	241	563	156	365	631	111	259	440	670	87	201	335	495	698	
22	412	241	562	157	364	630	112	260	440	669	88	204	337	496	699	
23	412	241	562	157	364	629	113	261	440	669	90	206	340	498	699	
24	411	240	561	157	364	628	114	262	441	668	92	209	343	499	700	
25	410	240	560	158	364	627	115	263	441	667	94	212	346	501	700	
26	410	239	559	158	363	626	116	264	442	667	...	...	...	...	...
27	409	239	558	158	363	625	117	265	442	667	...	...	...	...	...
28	408	239	556	158	363	623	119	267	443	666	...	...	...	...	...
29	407	238	555	158	362	622	120	269	443	666	...	...	...	...	...
30	406	237	554	159	362	620	121	271	444	666	...	...	...	...	...
31	406	237	552	159	362	620	...	...	...	...	...	...	...	...	...
32	404	236	551	160	362	619	...	...	...	...	...	...	...	...	...
33	403	236	549	160	362	618	...	...	...	...	...	...	...	...	...
34	02	235	547	161	361	617	...	...	...	...	...	...	...	...	...
35	400	234	545	162	361	616	...	...	...	...	...	...	...	...	...
36	399	234	544	...	...	...	...	...	...	...	...	...	...	...	...
37	397	233	543	...	...	...	...	...	...	...	...	...	...	...	...
38	395	232	541	...	...	...	...	...	...	...	...	...	...	...	...
39	393	232	539	...	...	...	...	...	...	...	...	...	...	...	...
40	391	231	537	...	...	...	...	...	...	...	...	...	...	...	...
41	390	...	...	...	...	...	...	...	...	...	...	...	...	...	...
42	388	...	...	...	...	...	...	...	...	...	...	...	...	...	...
43	386	...	...	...	...	...	...	...	...	...	...	...	...	...	...
44	384	...	...	...	...	...	...	...	...	...	...	...	...	...	...
45	383	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Cash Values Guaranteed on Policies for \$1,000 Each.

Age at Issue of Policy.	10 Premiums Life. At the End of		15 Premiums Life. At the End of			20 Premiums Life. At the End of			
	5 Years.	10 Years.	5 Years.	10 Years.	15 Years.	5 Years.	10 Years.	15 Years.	20 Years.
30	\$109	\$261	369	\$168	\$296	\$49	\$123	\$218	\$334
31	112	263	70	173	302	51	127	222	343
32	115	274	72	177	309	52	130	226	353
33	118	281	75	182	317	54	134	234	361
34	121	287	77	186	326	56	138	241	371
35	124	295	79	191	334	57	142	246	381
36	127	302	81	196	343	59	146	254	392
37	130	309	83	202	352	61	150	262	402
38	134	317	86	207	361	63	154	269	413
39	137	326	88	213	371	65	159	277	424
40	141	334	91	219	381	67	164	285	435
41	145	343	94	225	392	69	169	293	446
42	149	352	96	231	402	72	174	301	458
43	153	361	99	236	413	74	179	309	470
44	157	371	102	245	424	76	185	318	482
45	161	381	106	253	435	79	190	326	494
46	166	392	109	259	446	82	196	335	506
47	171	402	112	266	456	85	202	344	518
48	176	413	116	273	470	88	208	353	531
49	181	424	120	281	482	91	214	362	543
50	186	435	123	288	494	94	220	370	556
51	191	446	127	296	506	97	226	379	569
52	196	458	131	303	518	100	232	388	582
53	202	470	134	317	531	103	237	397	594
54	207	482	138	326	543	106	243	406	607
55	212	494	141	335	556	109	249	414	620
56	217	506	145	343	569	112	254	423	633
57	223	518	148	350	582	115	260	431	647
58	228	531	152	357	594	118	265	439	660
59	233	543	155	365	607	121	271	447	674
60	238	556	159	372	620	124	277	455	687
61	244	569	162	380	633	127	282	464	700
62	249	582	165	376	647	130	288	472	712
63	254	594	169	388	660	133	293	481	725
64	259	607	172	396	674	136	298	489	737
65	264	620	175	396	687	139	303	496	750
66	269	633	178	408	700	142	309	508	760
67	274	647	182	410	712	145	315	510	771
68	278	660	186	416	725	148	320	516	783
69	282	674	187	422	737	150	324	521	792
70	286	687	190	428	750	154	330	527	803
71	291	700	193	433	760	157	336	531	811
72	296	712	196	437	771	161	340	535	821
73	300	725	199	442	782	165	343	538	830
74	303	737	202	446	792	168	349	541	839
75	307	750	205	449	802	172	353	543	848

CASH VALUES.

On Guaranteed Cash Value Policies of \$1,000 Each.

Age at Issue.	Ordinary Life At End of							20-Premiums Life At End of							20-Year Endowment At End of						
	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.
21	\$13	\$19	\$31	\$38	\$45	\$53	\$60	\$36	\$49	\$71	\$86	103	119	137	\$66	102	148	181	216	251	288
22	14	19	33	40	47	55	62	37	50	72	88	105	122	139	66	102	148	181	216	251	288
23	15	20	34	41	49	57	65	37	50	73	90	107	124	142	66	102	148	181	216	251	288
24	15	21	35	43	51	59	67	38	51	75	91	109	126	145	66	102	148	181	216	251	288
25	16	22	37	45	53	61	70	39	53	76	93	111	129	148	66	102	148	181	216	251	288
26	16	22	38	46	55	64	73	39	54	78	95	113	132	151	66	102	148	181	216	251	288
27	16	23	40	48	57	66	76	40	55	80	97	115	134	154	66	102	148	181	216	251	288
28	17	24	41	50	59	69	79	40	56	81	99	118	137	157	66	102	148	181	216	251	288
29	18	25	43	52	62	72	82	41	57	83	101	120	140	160	66	102	148	181	216	251	288
30	19	26	45	54	64	75	85	42	58	85	103	123	143	163	66	102	148	181	216	251	288
31	19	27	46	57	67	78	89	43	59	86	105	125	146	167	66	102	148	181	216	251	288
32	20	29	48	59	70	81	92	43	61	88	108	128	149	170	66	102	148	181	216	251	288
33	21	30	50	61	72	84	96	44	62	90	110	131	152	174	66	102	148	181	216	251	288
34	22	31	52	64	75	87	100	45	63	92	112	133	155	177	66	102	148	181	216	251	288
35	22	32	55	66	78	91	104	46	65	94	115	136	158	181	66	102	149	182	216	251	288
36	23	34	57	69	82	95	108	46	66	96	117	139	162	185	66	102	149	182	216	251	288
37	24	35	59	72	85	98	112	48	68	98	120	142	165	189	66	102	149	182	216	251	288
38	25	36	62	75	89	102	117	48	69	100	122	145	168	193	66	102	149	182	216	251	288
39	26	38	64	78	92	107	121	49	71	102	125	148	172	197	66	103	149	182	216	252	288
40	27	40	67	81	96	111	126	50	72	105	128	151	176	201	66	103	149	182	217	252	288
41	28	41	70	85	100	115	131	51	74	107	130	155	179	205	66	103	150	183	217	252	289
42	29	43	73	88	104	120	136	52	75	109	133	158	183	209	66	103	150	183	217	252	289
43	30	45	76	92	108	125	141	53	77	112	136	161	187	213	66	103	150	183	217	253	289
44	31	47	79	95	112	129	147	54	79	114	139	164	191	217	66	104	151	184	218	253	289
45	32	49	82	99	116	134	152	55	81	117	142	168	194	221	66	104	151	184	218	253	289
46	34	51	85	103	121	139	157	56	82	119	145	171	198	225	66	104	151	184	218	253	290
47	35	53	88	107	125	144	163	57	84	122	148	174	202	229	66	105	152	185	219	254	290
48	37	55	92	111	130	149	169	58	86	124	150	178	205	233	67	105	152	185	219	254	290
49	38	57	95	115	134	154	174	60	87	126	153	181	209	237	67	105	153	186	219	254	290
50	40	59	98	119	139	159	180	61	89	129	156	184	212	241	67	106	153	186	220	254	290
51	41	61	102	123	144	165	186	62	91	131	159	187	216	245	67	106	153	186	220	255	290
52	43	63	105	127	149	170	192	63	93	133	162	190	219	249	68	107	154	187	221	255	290
53	45	65	109	131	153	176	198	65	94	136	164	193	222	252	68	107	155	187	221	255	291
54	47	68	113	136	158	181	204	66	96	138	167	196	226	256	69	108	155	188	221	256	291
55	49	70	116	140	163	186	210	67	98	140	170	199	229	259	69	108	156	189	222	256	291
56	51	72	120	144	168	192	216	...	...	...	...	...	...	...	...	...	...	...	...	...	...
57	53	74	124	149	173	198	222	...	...	...	...	...	...	...	...	...	...	...	...	...	...
58	56	77	128	153	178	203	228	...	...	...	...	...	...	...	...	...	...	...	...	...	...
59	59	79	132	158	183	209	233	...	...	...	...	...	...	...	...	...	...	...	...	...	...
60	60	82	136	162	188	214	239	...	...	...	...	...	...	...	...	...	...	...	...	...	...
61	63	84	140	167	193	219	245	...	...	...	...	...	...	...	...	...	...	...	...	...	...
62	66	88	143	171	198	225	251	...	...	...	...	...	...	...	...	...	...	...	...	...	...
63	68	92	147	175	203	230	256	...	...	...	...	...	...	...	...	...	...	...	...	...	...
64	71	95	151	180	208	235	262	...	...	...	...	...	...	...	...	...	...	...	...	...	...
65	74	100	155	184	212	240	267	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Tenth year and subsequently the amount of cash value is equivalent to the American 3 per cent reserve. See Reserve Tables as per index.

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35, Ordinary Life, end of 5 years, cash value is \$55, while the loan value at end of 4 years is \$55, etc.

CASH VALUES GUARANTEED ON ORDINARY LIFE 5 PER CENT
20-YEAR GOLD DEBENTURE BOND POLICIES OF
\$1,000 EACH (PARTICIPATING).

Age at Issue.	AT THE END OF															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	20 Years.
21	\$17	\$25	\$40	\$49	\$59	\$69	\$78	\$110	\$124	\$136	\$151	\$165	\$179	\$193	\$207	\$250
22	18	25	43	52	61	72	81	114	129	142	156	172	186	199	212	255
23	20	26	44	53	64	74	85	120	133	147	162	178	194	207	219	262
24	20	27	46	56	66	77	87	124	138	153	169	185	200	212	224	267
25	21	29	48	59	69	79	91	129	144	159	176	191	208	219	231	274
26	21	29	49	60	72	83	95	134	150	165	182	199	216	226	238	281
27	21	30	52	62	74	86	99	139	155	172	188	207	225	234	246	289
28	22	31	53	65	77	90	103	144	161	178	196	214	234	242	254	297
29	23	33	56	68	81	94	107	151	168	186	204	224	242	252	264	307
30	25	34	59	70	83	98	111	156	174	192	212	231	252	261	273	316
31	25	35	60	74	87	101	116	162	181	200	220	240	261	270	282	325
32	26	38	62	77	91	105	120	169	188	208	229	250	272	280	292	335
33	27	39	65	79	94	109	125	176	196	217	238	260	282	290	302	345
34	29	40	68	83	98	113	130	182	204	225	247	269	293	301	313	356
35	29	42	72	86	101	118	135	190	212	234	256	280	303	311	323	366
36	30	44	74	90	107	124	140	198	220	243	266	290	315	323	335	378
37	31	46	77	94	111	127	146	205	229	252	277	302	326	334	346	389
38	33	47	81	98	116	133	152	213	238	263	287	312	338	346	358	401
39	34	49	83	101	120	139	157	222	247	272	298	324	350	358	370	413
40	35	52	87	105	125	144	164	230	256	282	308	335	361	369	381	424
41	36	53	91	111	130	150	170	239	265	292	320	347	374	382	394	437
42	38	56	95	114	135	156	177	248	276	303	330	359	387	395	407	450
43	39	59	99	120	140	163	183	257	286	313	342	370	399	407	419	462
44	40	61	103	124	146	168	191	266	295	325	354	384	412	420	432	475
45	42	64	107	129	151	174	198	277	306	335	365	395	425	433	445	488
46	44	66	111	134	157	181	204	286	316	347	377	408	438	446	458	501
47	46	69	114	139	163	187	212	296	328	358	389	420	451	459	471	514
48	48	72	120	144	169	194	220	306	338	369	402	433	464	472	484	527
49	49	74	124	150	174	200	226	316	348	381	413	446	478	486	498	541
50	52	77	127	155	181	207	234	326	359	393	425	459	491	499	511	554
51	53	79	133	160	187	215	242	337	370	404	438	471	504	512	524	567
52	56	82	137	165	194	221	250	346	381	416	450	484	517	525	537	580
53	59	85	142	170	199	229	257	356	393	428	463	497	530	538	550	593
54	61	88	147	177	205	235	265	367	403	439	474	510	543	551	563	606
55	64	91	151	182	212	242	273	378	415	451	486	521	556	564	576	619
56	66	94	156	187	218	250	281	389	425	463	498	534	568	576	588	631
57	69	96	161	194	225	257	289	399	437	473	510	546	581	589	601	644
58	73	100	166	199	231	264	296	410	447	485	521	558	593	601	613	656
59	77	103	172	205	238	272	303	419	458	497	533	569	605	613	625	668
60	78	107	177	211	244	278	311	429	468	507	545	581	618	626	638	681
61	82	109	182	217	251	285	319	439	478	517	555	593	629	637	649	692
62	86	114	186	222	257	293	326	448	489	528	567	604	642	650	662	705
63	88	120	191	228	264	299	333	458	499	540	578	618	657	665	677	720
64	92	124	196	234	270	306	341	468	510	550	592	630	670	678	690	733
65	96	130	202	239	276	312	347	477	520	563	604	645	685	693	705	748

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years Cash Value is \$72, while the Loan Value at end of 4 years is \$72, etc.

CASH VALUES.

Guaranteed on 20-Payment Life 5 per cent 20-Year Gold Debenture Bond Policies of \$1,000 each (Participating).

AT THE END OF

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
21	\$47	\$54	\$62	\$72	\$84	\$98	\$118	\$151	\$183	\$213	\$243	\$280	\$315	\$408
22	48	55	64	74	86	100	120	153	185	215	245	282	317	410
23	49	56	65	75	87	101	121	154	186	216	246	283	318	411
24	50	57	66	76	88	102	122	155	187	217	247	284	319	412
25	51	58	67	77	89	103	123	156	188	218	248	285	320	413
26	52	59	68	78	90	104	124	157	189	219	249	286	321	414
27	53	60	69	79	91	105	125	158	190	220	250	287	322	415
28	54	61	70	80	92	106	126	159	191	221	251	288	323	416
29	55	62	71	81	93	107	127	160	192	222	252	289	324	417
30	56	63	72	82	94	108	128	161	193	223	253	290	325	418
31	57	64	73	83	95	109	129	162	194	224	254	291	326	419
32	58	65	74	84	96	110	130	163	195	225	255	292	327	420
33	59	66	75	85	97	111	131	164	196	226	256	293	328	421
34	60	67	76	86	98	112	132	165	197	227	257	294	329	422
35	61	68	77	87	99	113	133	166	198	228	258	295	330	423
36	62	69	78	88	100	114	134	167	199	229	259	296	331	424
37	63	70	79	89	101	115	135	168	200	230	260	297	332	425
38	64	71	80	90	102	116	136	169	201	231	261	298	333	426
39	65	72	81	91	103	117	137	170	202	232	262	299	334	427
40	66	73	82	92	104	118	138	171	203	233	263	300	335	428
41	67	74	83	93	105	119	139	172	204	234	264	301	336	429
42	68	75	84	94	106	120	140	173	205	235	265	302	337	430
43	69	76	85	95	107	121	141	174	206	236	266	303	338	431
44	70	77	86	96	108	122	142	175	207	237	267	304	339	432
45	71	78	87	97	109	123	143	176	208	238	268	305	340	433
46	72	79	88	98	110	124	144	177	209	239	269	306	341	434
47	73	80	89	99	111	125	145	178	210	240	270	307	342	435
48	74	81	90	100	112	126	146	179	211	241	271	308	343	436
49	75	82	91	101	113	127	147	180	212	242	272	309	344	437
50	76	83	92	102	114	128	148	181	213	243	273	310	345	438
51	77	84	93	103	115	129	149	182	214	244	274	311	346	439
52	78	85	94	104	116	130	150	183	215	245	275	312	347	440
53	79	86	95	105	117	131	151	184	216	246	276	313	348	441
54	80	87	96	106	118	132	152	185	217	247	277	314	349	442
55	81	88	97	107	119	133	153	186	218	248	278	315	350	443
56	82	89	98	108	120	134	154	187	219	249	279	316	351	444
57	83	90	99	109	121	135	155	188	220	250	280	317	352	445
58	84	91	100	110	122	136	156	189	221	251	281	318	353	446
59	85	92	101	111	123	137	157	190	222	252	282	319	354	447
60	86	93	102	112	124	138	158	191	223	253	283	320	355	448
61	87	94	103	113	125	139	159	192	224	254	284	321	356	449
62	88	95	104	114	126	140	160	193	225	255	285	322	357	450
63	89	96	105	115	127	141	161	194	226	256	286	323	358	451
64	90	97	106	116	128	142	162	195	227	257	287	324	359	452
65	91	98	107	117	129	143	163	196	228	258	288	325	360	453
66	92	99	108	118	130	144	164	197	229	259	289	326	361	454
67	93	100	109	119	131	145	165	198	230	260	290	327	362	455
68	94	101	110	120	132	146	166	199	231	261	291	328	363	456
69	95	102	111	121	133	147	167	200	232	262	292	329	364	457
70	96	103	112	122	134	148	168	201	233	263	293	330	365	458
71	97	104	113	123	135	149	169	202	234	264	294	331	366	459
72	98	105	114	124	136	150	170	203	235	265	295	332	367	460
73	99	106	115	125	137	151	171	204	236	266	296	333	368	461
74	100	107	116	126	138	152	172	205	237	267	297	334	369	462
75	101	108	117	127	139	153	173	206	238	268	298	335	370	463
76	102	109	118	128	140	154	174	207	239	269	299	336	371	464
77	103	110	119	129	141	155	175	208	240	270	300	337	372	465
78	104	111	120	130	142	156	176	209	241	271	301	338	373	466
79	105	112	121	131	143	157	177	210	242	272	302	339	374	467
80	106	113	122	132	144	158	178	211	243	273	303	340	375	468
81	107	114	123	133	145	159	179	212	244	274	304	341	376	469
82	108	115	124	134	146	160	180	213	245	275	305	342	377	470
83	109	116	125	135	147	161	181	214	246	276	306	343	378	471
84	110	117	126	136	148	162	182	215	247	277	307	344	379	472
85	111	118	127	137	149	163	183	216	248	278	308	345	380	473
86	112	119	128	138	150	164	184	217	249	279	309	346	381	474
87	113	120	129	139	151	165	185	218	250	280	310	347	382	475
88	114	121	130	140	152	166	186	219	251	281	311	348	383	476
89	115	122	131	141	153	167	187	220	252	282	312	349	384	477
90	116	123	132	142	154	168	188	221	253	283	313	350	385	478
91	117	124	133	143	155	169	189	222	254	284	314	351	386	479
92	118	125	134	144	156	170	190	223	255	285	315	352	387	480
93	119	126	135	145	157	171	191	224	256	286	316	353	388	481
94	120	127	136	146	158	172	192	225	257	287	317	354	389	482
95	121	128	137	147	159	173	193	226	258	288	318	355	390	483
96	122	129	138	148	160	174	194	227	259	289	319	356	391	484
97	123	130	139	149	161	175	195	228	260	290	320	357	392	485
98	124	131	140	150	162	176	196	229	261	291	321	358	393	486
99	125	132	141	151	163	177	197	230	262	292	322	359	394	487
100	126	133	142	152	164	178	198	231	263	293	323	360	395	488

Note.—Cash Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years Cash Value is \$122, while the Loan Value at end of 4 years is \$122, etc.

CASH VALUES.

Guaranteed on 20-Year Endowment 5 Per Cent 20-Year Gold
Debenture Bond Policies of \$1,000 Each (Participating).

AT THE END OF																																							
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.																									
21	\$86	\$133	\$192	\$235	\$281	\$326	\$374	\$530	\$595	\$663	\$732	\$803	\$879	\$1300																									
22	86	133	192	235	281	326	374	530	595	662	732	803	879	1300																									
23	86	133	192	235	281	326	374	530	595	662	732	803	879	1300																									
24	86	133	192	235	281	326	374	530	594	662	731	803	879	1300																									
25	86	133	192	235	281	326	374	530	594	662	731	803	878	1300																									
26	86	133	192	235	281	326	374	530	594	662	731	803	878	1300																									
27	86	133	192	235	281	326	374	530	594	662	731	803	878	1300																									
28	86	133	192	235	281	326	374	530	594	662	731	802	878	1300																									
29	86	133	192	235	281	326	374	530	594	662	731	802	878	1300																									
30	86	133	192	235	281	326	374	530	594	660	731	802	878	1300																									
31	86	133	192	235	281	326	374	529	594	660	731	802	878	1300																									
32	86	133	192	235	281	326	374	529	594	660	731	802	878	1300																									
33	86	133	192	235	281	326	374	529	594	660	729	802	878	1300																									
34	86	133	192	235	281	326	374	529	594	660	729	802	878	1300																									
35	86	133	194	237	281	326	374	529	594	660	729	802	878	1300																									
36	86	133	194	237	281	326	374	530	594	660	729	801	878	1300																									
37	86	133	194	237	281	326	374	530	594	660	729	801	878	1300																									
38	86	133	194	237	281	326	374	530	594	660	729	801	878	1300																									
39	86	134	194	237	281	326	374	530	594	660	729	801	878	1300																									
40	86	134	194	237	282	326	374	530	594	660	729	801	878	1300																									
41	86	134	195	238	282	326	376	530	594	660	729	800	874	1300																									
42	86	134	195	238	282	326	376	530	594	660	728	800	874	1300																									
43	86	134	195	238	282	326	376	530	594	660	728	798	873	1300																									
44	86	135	196	239	283	326	376	532	594	660	728	798	873	1300																									
45	86	135	196	239	283	326	376	532	594	660	727	797	873	1300																									
46	86	135	196	239	283	326	377	532	594	660	727	797	873	1300																									
47	86	137	198	241	285	330	377	532	594	660	725	796	868	1300																									
48	87	137	198	241	285	330	377	532	594	658	725	794	867	1300																									
49	87	137	199	242	285	330	377	532	593	658	724	793	866	1300																									
50	87	138	199	242	286	330	377	532	593	656	723	792	865	1300																									
51	87	138	199	242	286	332	377	532	593	656	722	790	862	1300																									
52	88	139	200	243	287	332	377	530	592	655	720	789	861	1300																									
53	88	139	202	243	287	332	378	530	592	654	719	786	858	1300																									
54	90	140	202	244	287	333	378	530	592	653	718	785	855	1300																									
55	90	140	203	246	289	333	378	530	590	653	716	783	853	1300																									
56	90	142	204	246	290	334	378	530	590	651	714	780	850	1300																									
57	91	142	204	247	290	334	378	530	589	650	712	777	848	1300																									
58	91	143	205	248	291	335	380	530	589	649	710	775	844	1300																									
59	92	144	207	250	293	335	380	530	588	646	707	771	840	1300																									
60	94	146	208	251	293	337	380	530	586	645	705	767	835	1300																									

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years Cash Value is \$194, while the Loan Value end of 4 years is \$194, etc.

TABLE OF CASH VALUES.

Guaranteed on 20-Premiums Life Option Policies of \$1,000 Each.
20-Year Dividend Endowment Period.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
20	25	28	34	37	40	\$104	\$137	\$155	\$173	\$191	\$211	\$260	\$389
20	26	29	35	38	41	106	140	159	177	196	217	266	399
21	27	30	36	39	42	108	143	162	180	200	220	272	408
22	28	31	37	40	43	112	147	167	186	206	227	279	418
23	29	32	38	41	44	115	151	170	190	210	231	285	428
24	30	33	39	42	45	118	155	174	194	214	237	292	438
25	31	34	40	43	46	121	159	178	199	221	243	299	449
26	32	35	41	44	47	124	163	184	204	226	249	307	460
27	33	36	42	45	48	128	168	189	210	233	257	315	470
28	34	37	43	46	49	131	172	193	216	238	262	322	481
29	35	38	44	47	50	135	176	198	221	244	269	330	493
30	36	39	45	48	51	139	181	204	227	252	276	339	504
31	37	40	46	49	52	143	186	209	233	258	283	347	515
32	38	41	47	50	53	146	192	214	239	265	291	356	527
33	39	42	48	51	54	151	197	222	246	272	299	363	539
34	40	43	49	52	55	155	202	227	252	278	306	372	551
35	41	44	50	53	56	161	208	233	260	287	315	380	563
36	42	45	51	54	57	165	214	239	266	293	322	389	575
37	43	46	52	55	58	170	220	246	274	302	331	398	587
38	44	47	53	56	59	175	226	253	281	309	339	408	599
39	45	48	54	57	60	180	232	259	289	318	348	415	611
40	46	49	55	58	61	185	238	267	296	326	357	423	623
41	47	50	56	59	62	191	245	274	304	334	366	431	636
42	48	51	57	60	63	195	251	281	311	342	373	440	648
43	49	52	58	61	64	201	257	287	318	349	382	448	660
44	50	53	59	62	65	207	265	296	327	360	393	456	672
45	51	54	60	63	66	212	271	302	335	368	401	464	683
46	52	55	61	64	67	218	278	309	343	376	410	471	695
47	53	56	62	65	68	224	285	317	350	383	419	479	707
48	54	57	63	66	69	229	292	323	357	392	427	486	718
49	55	58	64	67	70	236	298	331	365	400	436	493	729
50	56	59	65	68	71	242	306	339	373	409	445	500	740
51	57	60	66	69	72	247	312	346	381	417	453	507	751
52	58	61	67	70	73	253	319	353	389	424	462	513	762
53	59	62	68	71	74	259	326	360	396	433	470	519	772
54	60	63	69	72	75	265	332	367	403	441	478	525	782
55	61	64	70	73	76	271	339	374	410	449	486	531	792
56	62	65	71	74	77	277	346	381	417	457	494	537	802
57	63	66	72	75	78	283	353	388	424	465	502	543	812
58	64	67	73	76	79	289	360	395	431	473	510	549	822
59	65	68	74	77	80	295	367	402	438	481	518	555	832
60	66	69	75	78	81	301	374	409	445	489	526	561	842
61	67	70	76	79	82	307	381	416	452	497	534	567	852
62	68	71	77	80	83	313	388	423	459	505	542	573	862
63	69	72	78	81	84	319	395	430	466	513	550	579	872
64	70	73	79	82	85	325	402	437	473	521	558	585	882
65	71	74	80	83	86	331	409	444	480	529	566	591	892
66	72	75	81	84	87	337	416	451	487	537	574	597	902
67	73	76	82	85	88	343	423	458	494	545	582	603	912
68	74	77	83	86	89	349	430	465	501	553	590	609	922
69	75	78	84	87	90	355	437	472	508	561	598	615	932
70	76	79	85	88	91	361	444	479	515	569	606	621	942
71	77	80	86	89	92	367	451	486	522	577	614	627	952
72	78	81	87	90	93	373	458	493	529	585	622	633	962
73	79	82	88	91	94	379	465	500	536	593	630	639	972
74	80	83	89	92	95	385	472	507	543	601	638	645	982
75	81	84	90	93	96	391	479	514	550	609	646	651	992
76	82	85	91	94	97	397	486	521	557	617	654	657	1002
77	83	86	92	95	98	403	493	528	564	625	662	663	1012
78	84	87	93	96	99	409	500	535	571	633	670	669	1022
79	85	88	94	97	100	415	507	542	578	641	678	675	1032
80	86	89	95	98	101	421	514	549	585	649	686	681	1042
81	87	90	96	99	102	427	521	556	592	657	694	687	1052
82	88	91	97	100	103	433	528	563	599	665	702	693	1062
83	89	92	98	101	104	439	535	570	606	673	710	699	1072
84	90	93	99	102	105	445	542	577	613	681	718	705	1082
85	91	94	100	103	106	451	549	584	620	689	726	711	1092
86	92	95	101	104	107	457	556	591	627	697	734	717	1102
87	93	96	102	105	108	463	563	598	634	705	742	723	1112
88	94	97	103	106	109	469	570	605	641	713	750	729	1122
89	95	98	104	107	110	475	577	612	648	721	758	735	1132
90	96	99	105	108	111	481	584	619	655	729	766	741	1142
91	97	100	106	109	112	487	591	626	662	737	774	747	1152
92	98	101	107	110	113	493	598	633	669	745	782	753	1162
93	99	102	108	111	114	499	605	640	676	753	790	759	1172
94	100	103	109	112	115	505	612	647	683	761	798	765	1182
95	101	104	110	113	116	511	619	654	690	769	806	771	1192
96	102	105	111	114	117	517	626	661	697	777	814	777	1202
97	103	106	112	115	118	523	633	668	704	785	822	783	1212
98	104	107	113	116	119	529	640	675	711	793	830	789	1222
99	105	108	114	117	120	535	647	682	718	801	838	795	1232
100	106	109	115	118	121	541	654	689	725	809	846	801	1242

CASH VALUES GUARANTEED ON 20-YEAR ENDOWMENT GUARANTEED OPTION POLICIES FOR \$1,000 EACH.

(20-Year Dividend Endowment Period.)

Age at Issue of Original Policy.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	\$59	\$5	\$139	\$170	\$208	\$257	\$272	\$349	\$656	\$1,000
22	59	95	139	170	208	237	272	349	656	1,000
23	59	95	139	170	208	236	272	349	656	1,000
24	59	95	139	171	204	237	272	349	656	1,000
25	59	95	139	171	204	237	272	349	656	1,000
26	59	95	140	171	204	237	273	350	656	1,000
27	59	95	139	171	204	237	272	349	656	1,000
28	59	95	140	171	204	237	273	350	656	1,000
29	59	96	140	171	204	238	273	350	656	1,000
30	59	96	140	171	205	238	273	350	654	1,000
31	59	96	140	171	205	238	273	350	654	1,000
32	60	96	140	172	205	239	274	351	654	1,000
33	60	96	140	172	205	238	274	351	654	1,000
34	60	96	140	172	205	239	274	351	654	1,000
35	60	96	142	173	206	239	274	352	653	1,000
36	61	97	142	174	206	240	275	353	653	1,000
37	61	97	142	174	207	240	276	354	653	1,000
38	61	97	143	174	207	241	276	354	652	1,000
39	61	98	143	174	207	242	276	354	652	1,000
40	62	98	143	175	208	242	277	354	651	1,000
41	62	99	144	176	209	243	279	355	650	1,000
42	62	99	145	177	210	243	279	356	650	1,000
43	62	99	145	177	210	244	279	357	649	1,000
44	64	101	147	179	212	246	281	359	648	1,000
45	64	101	147	179	212	246	281	359	647	1,000
46	64	101	147	179	213	247	283	360	645	1,000
47	64	103	149	181	214	249	284	361	644	1,000
48	66	103	149	182	215	249	285	362	643	1,000
49	66	104	151	184	216	251	287	364	641	1,000
50	66	106	152	184	218	252	287	365	640	1,000

TABLE OF CASH AND LOAN VALUES.

Guaranteed on Ordinary Life Policies of \$1,000. / F

Age at Issue.		AT THE END OF																
		2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	21	28	313	320	328	336	343	352	360	369	378	387	397	407	417	474	5240	5313
22	22	7	14	21	29	37	45	54	63	72	81	91	101	111	122	181	249	324
23	23	7	14	22	30	39	47	56	65	75	84	94	105	115	127	188	258	335
24	24	7	15	23	31	40	49	58	68	78	88	98	109	120	132	195	268	346
25	25	7	16	24	33	42	51	61	71	81	91	102	113	125	137	203	278	358
26	26	8	16	25	34	43	53	63	73	84	95	106	118	130	143	211	288	369
27	27	8	17	26	36	45	55	66	76	87	99	111	123	136	149	220	298	381
28	28	8	18	27	37	47	58	68	80	91	103	115	128	141	155	228	308	393
29	29	9	18	28	39	49	60	71	83	95	107	120	134	147	161	237	319	405
30	30	9	19	30	40	51	63	74	86	99	112	125	139	154	168	246	329	417
31	31	10	20	31	42	53	65	78	90	103	117	131	145	160	175	255	340	429
32	32	10	21	32	44	56	68	81	94	108	122	137	151	167	182	264	351	441
33	33	11	22	34	46	58	71	85	98	113	127	142	158	174	190	273	362	454
34	34	11	23	35	48	61	74	88	103	118	133	149	164	181	197	288	374	466
35	35	11	24	37	50	64	78	92	107	123	139	155	171	188	205	293	385	478
36	36	12	25	38	52	67	81	97	112	128	144	161	178	195	212	303	396	490
37	37	13	26	40	55	70	85	101	117	134	150	167	185	202	220	312	408	503
38	38	13	27	42	57	73	89	105	122	139	156	174	192	210	228	323	419	515
39	39	14	29	44	60	76	93	110	127	145	162	181	199	217	236	333	431	526
40	40	15	30	46	63	80	97	114	132	150	169	187	206	225	244	343	442	538
41	41	15	32	48	66	83	101	119	137	156	175	194	213	233	252	353	454	550
42	42	16	33	51	68	86	105	123	142	161	181	201	220	240	261	363	465	561
43	43	17	34	53	71	90	109	128	147	167	187	207	228	248	269	374	476	572
44	44	18	36	55	74	93	112	132	152	173	193	214	235	256	277	384	487	583
45	45	18	37	57	76	96	116	137	158	179	200	221	242	264	286	394	498	594
46	46	19	39	59	79	100	120	142	163	184	206	228	250	272	294	404	509	605
47	47	20	40	61	82	103	125	146	168	190	213	235	258	280	303	414	519	615
48	48	20	42	63	85	107	129	151	174	197	219	242	266	289	312	424	530	626
49	49	21	43	65	88	110	133	156	179	203	226	250	273	297	320	434	540	636
50	50	22	45	67	91	114	138	161	185	209	233	257	281	305	329	444	551	646
51	51	23	46	70	94	118	142	167	191	216	240	265	289	314	338	454	561	656
52	52	24	48	72	97	122	147	172	197	222	248	273	297	322	347	464	571	666
53	53	24	49	75	100	126	152	177	203	229	255	280	306	331	355	474	581	675
54	54	25	51	77	104	130	156	183	209	236	262	288	313	339	364	483	591	686
55	55	26	53	80	107	134	161	189	216	242	269	295	321	347	372	493	600	696
56	56	27	55	83	111	138	166	194	222	249	276	303	329	355	381	502	610	707
57	57	28	57	85	114	143	171	200	228	256	283	310	337	363	389	511	619	718
58	58	29	59	88	118	147	176	205	234	262	290	318	345	371	398	520	629	729
59	59	30	60	91	121	151	181	211	240	269	297	325	352	379	406	529	638	741
60	60	31	62	93	124	155	186	216	246	275	304	332	360	387	414	538	649	753

TABLE OF CASH AND LOAN VALUES.

Guaranteed on 20-Premiums Life Policies for \$1,000 each.

Age at Issue.	AT THE END OF																		
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.				
21	\$24	\$41	\$59	\$77	\$96	\$115	\$136	\$158	\$180	\$203	\$228	\$253	\$279	\$308	\$447				
22	25	42	60	78	98	118	139	161	184	207	232	258	285	314	453				
23	25	43	61	80	99	120	141	164	187	211	237	263	291	320	459				
24	26	43	62	81	101	122	144	167	191	216	241	268	297	326	465				
25	26	44	63	83	103	125	147	170	195	220	246	274	303	333	473				
26	26	45	64	84	105	127	150	174	199	224	251	280	309	340	478				
27	27	46	66	86	107	130	153	177	202	229	256	285	315	347	487				
28	27	47	67	88	110	132	156	181	207	234	262	291	321	354	497				
29	28	47	68	89	112	135	159	184	211	238	267	297	328	361	503				
30	28	48	69	91	114	138	162	188	215	243	273	303	333	368	510				
31	29	49	71	93	116	141	166	192	220	249	279	310	340	377	520				
32	29	50	72	95	119	143	169	196	225	254	285	317	348	384	529				
33	29	51	73	97	121	147	173	201	229	259	291	323	357	392	538				
34	30	52	75	99	124	150	177	205	234	265	297	330	364	400	546				
35	30	53	76	101	126	153	181	209	239	271	303	337	372	408	556				
36	31	54	78	103	129	156	185	214	245	278	309	343	379	416	565				
37	31	55	80	105	132	160	189	219	250	282	315	350	386	424	574				
38	32	56	81	108	135	163	193	223	255	288	322	357	394	432	583				
39	32	57	83	110	138	167	197	228	260	293	328	364	401	440	594				
40	33	58	85	112	141	170	201	232	265	299	334	370	408	448	605				
41	34	60	87	115	144	174	205	237	270	304	340	377	416	456	616				
42	34	61	88	117	146	177	208	241	275	310	346	383	423	464	627				
43	35	62	90	119	149	180	212	245	279	315	352	390	430	471	638				
44	35	63	92	121	152	183	216	249	284	320	358	398	437	479	649				
45	36	64	93	123	154	186	219	253	290	325	368	408	444	488	660				
46	36	65	95	125	157	189	223	257	293	330	374	409	450	494	671				
47	36	66	96	127	159	192	226	261	296	335	374	415	457	501	682				
48	37	67	97	129	162	195	230	265	302	340	380	421	463	508	693				
49	37	67	99	131	164	198	233	269	306	345	385	426	469	515	704				
50	37	68	100	133	166	201	236	273	310	349	390	433	475	521	715				
51	38	69	101	135	169	203	239	276	314	354	394	437	481	527	726				
52	38	70	103	136	171	206	242	280	318	358	399	442	486	533	737				
53	38	71	104	138	173	209	245	283	322	362	403	446	491	538	748				
54	38	71	105	140	175	211	248	286	325	366	407	450	496	543	759				
55	39	72	107	142	177	214	251	289	329	369	411	454	499	547	770				

TABLE OF CASH AND LOAN VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 each.

		AT THE END OF																	
		2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
1	558	892	1128	1166	1205	1247	1290	1335	1382	1432	1483	1538	1594	1654	1717	1782	1851	1923	
2	57	92	128	166	205	246	289	335	382	431	483	537	594	654	716	782	851	923	
3	57	92	128	165	205	246	289	334	381	431	483	537	594	653	716	782	851	923	
4	57	91	127	165	204	245	289	334	381	430	482	537	593	653	716	782	851	923	
5	56	91	127	165	204	245	288	333	381	430	482	536	593	653	715	781	850	923	
6	56	91	127	164	204	245	288	333	380	430	481	536	593	652	715	781	850	923	
7	56	90	126	164	203	244	288	333	380	429	481	535	592	652	715	781	850	923	
8	55	90	126	164	203	244	287	332	379	429	481	535	592	652	715	780	850	923	
9	55	90	126	163	203	244	287	332	379	428	480	535	592	651	714	780	850	923	
10	55	89	125	163	202	243	286	331	379	428	480	534	591	651	714	780	849	922	
11	54	89	125	162	202	243	286	331	378	428	480	534	591	651	714	780	849	922	
12	54	88	124	162	201	243	286	331	378	428	479	534	591	650	713	779	849	922	
13	54	88	124	162	201	242	286	331	378	427	479	533	590	650	713	779	848	922	
14	53	88	124	161	201	242	285	330	378	427	479	533	590	650	712	778	848	922	
15	53	87	123	161	201	242	285	330	378	427	479	533	590	649	712	778	848	921	
16	52	87	123	161	201	242	285	330	377	427	478	532	589	649	711	777	847	921	
17	52	87	123	161	200	242	285	330	377	427	478	532	589	648	711	777	847	921	
18	52	86	123	161	200	242	285	330	377	426	478	532	588	648	710	776	846	920	
19	51	86	123	161	200	242	285	329	377	426	477	531	587	647	709	776	846	920	
20	51	86	123	161	200	242	285	330	376	425	477	530	587	646	709	775	845	920	
21	50	86	122	161	200	241	284	329	376	425	476	529	586	645	708	774	844	919	
22	50	86	122	160	200	241	284	329	375	424	475	529	585	644	707	773	844	919	
23	50	85	122	160	200	241	284	328	375	423	474	528	584	643	705	772	842	918	
24	49	85	121	160	199	240	283	328	374	422	473	526	582	642	704	771	842	918	
25	49	84	121	159	199	240	282	327	373	421	472	525	581	640	703	769	840	917	
26	48	84	121	159	198	239	282	326	372	420	471	524	580	639	701	768	839	916	
27	48	83	120	158	198	239	281	325	371	419	470	523	578	637	700	766	838	915	
28	47	83	120	158	197	238	281	325	371	419	469	521	577	636	698	765	837	914	
29	47	82	119	157	197	238	280	324	370	417	467	520	575	634	696	763	835	914	
30	46	82	119	157	196	237	279	323	369	416	466	519	573	632	694	761	834	913	

CASH OR LOAN VALUE GUARANTEED ON ORDINARY LIFE REGISTERED POL- ICIES OF \$1,000 EACH.

Age at Issue.	AT END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
20	\$12	\$19	\$25	\$33	\$41	\$49	\$55	\$61	\$109	\$151
21	13	20	27	34	42	50	56	62	118	157
22	14	21	28	36	44	52	58	64	119	163
23	14	22	29	37	46	53	59	65	123	170
24	15	23	31	39	48	55	61	67	128	177
25										
26	15	24	32	40	50	57	63	69	133	184
27	16	25	33	42	52	60	66	72	139	192
28	16	26	34	44	54	62	68	74	145	199
29	17	27	35	45	56	64	70	76	151	207
30	18	28	37	48	58	66	72	78	157	215
31										
32	19	29	39	50	61	70	76	82	163	223
33	20	30	41	52	63	72	78	84	170	231
34	21	31	43	54	66	75	81	87	177	240
35	21	32	45	57	68	78	84	90	184	249
36	22	34	47	59	72	81	87	93	191	258
37										
38	23	35	49	62	75	84	90	96	199	267
39	24	37	51	65	78	87	93	99	206	276
40	25	39	53	68	83	92	98	104	214	285
41	26	41	55	71	87	96	102	108	221	294
42	27	43	58	74	90	100	106	112	229	303
43										
44	30	45	61	77	94	110	125	140	237	312
45	31	47	63	80	98	115	130	145	245	322
46	32	49	66	84	101	119	135	150	253	332
47	34	51	69	87	105	124	140	155	261	341
48	35	53	72	90	109	128	145	160	269	351
49										
50	36	55	74	94	118	139	155	173	277	361
51	38	57	77	97	121	142	160	179	285	370
52	39	59	79	100	124	145	163	185	294	380
53	41	61	82	104	128	149	169	191	302	390
54	42	63	85	107	132	153	174	197	310	400
55										
56	43	66	88	111	134	157	180	204	319	409
57	45	68	91	115	138	162	185	210	327	419
58	47	70	94	118	142	167	191	216	336	429
59	48	72	97	122	147	173	197	228	344	438
60	50	75	101	126	152	178	203	239	358	447
61										
62	51	77	104	130	157	183	209	235	362	456
63	53	80	107	134	162	189	215	241	370	465
64	55	83	110	139	166	194	221	248	378	474
65	57	86	114	143	171	199	227	254	386	483
66	58	88	117	147	176	204	233	260	394	491
67										
68	60	91	121	151	180	209	238	267	402	499

CASH OR LOAN VALUES.

Guaranteed on 20-Premiums Life Registered Policies for
\$1,000 each.

AT THE END OF										
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
26	\$26	\$40	\$55	\$70	\$86	\$103	\$120	\$138	\$240	\$381
27	27	41	56	71	88	105	123	141	245	390
28	28	42	58	73	90	108	126	145	251	399
29	29	43	59	75	92	110	129	148	257	408
30	30	44	60	77	94	112	132	151	262	418
31	31	45	62	79	97	115	135	155	269	428
32	32	46	63	81	99	118	138	158	276	438
33	33	47	65	83	102	121	142	163	283	449
34	34	48	66	85	104	124	145	167	290	460
35	35	49	68	87	107	127	148	171	297	471
36	36	51	70	89	109	130	152	175	304	482
37	37	52	72	92	112	133	156	179	311	493
38	38	53	74	94	115	137	160	184	319	504
39	39	54	76	97	118	140	164	189	327	516
40	40	55	78	99	121	144	168	194	335	527
41	41	56	80	102	125	148	173	199	349	539
42	42	58	83	105	128	152	177	204	351	551
43	43	59	85	108	132	156	182	209	359	563
44	44	60	87	111	135	160	187	214	367	575
45	45	61	89	114	139	164	192	219	375	587
46	46	62	92	117	142	169	197	225	383	599
47	47	63	94	120	145	173	201	230	391	611
48	48	64	96	122	149	177	206	235	399	624
49	49	65	99	125	152	181	210	240	407	636
50	50	66	101	128	156	185	215	245	415	648
51	51	67	103	131	159	188	219	250	422	660
52	52	68	105	133	162	192	223	255	429	672
53	53	69	107	136	166	196	228	259	436	684
54	54	70	110	139	169	200	232	264	443	695
55	55	71	112	141	172	204	236	269	450	707
56	56	72	114	144	175	207	240	273	457	718
57	57	73	116	147	178	211	244	278	463	730
58	58	74	118	149	182	214	248	282	469	741
59	59	75	121	152	185	218	252	287	475	751
60	60	76	123	155	188	221	256	291	481	762
61	61	77	125	158	191	225	259	295	487	772
62	62	78	127	160	194	228	262	299	492	783
63	63	79	129	163	197	231	266	302	496	793
64	64	80	132	166	200	234	269	306	500	802
65	65	81	134	168	203	237	273	309	504	811
66	66	82	136	171	206	240	276	312	508	820

Cash or Loan Values Guaranteed on 20-
Year Endowment Registered Policies
for \$1,000 each.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
20	\$66	\$102	\$189	\$178	\$218	\$261	\$305	\$352	\$620	\$885
21	66	102	189	178	218	261	305	352	620	885
22	66	102	189	178	218	260	305	352	619	885
23	66	102	189	178	218	260	305	352	619	885
24	66	102	189	178	218	260	305	351	619	885
25	66	102	189	177	218	260	305	351	619	885
26	66	102	188	177	218	260	304	351	619	884
27	66	101	188	117	218	260	304	351	618	884
28	66	101	188	177	218	260	304	350	618	884
29	66	101	188	177	218	260	304	350	618	884
30	66	101	188	177	217	260	304	350	618	884
31	66	101	188	177	217	260	304	350	617	884
32	66	101	188	177	217	260	304	350	617	884
33	66	101	188	177	217	260	304	350	617	883
34	66	101	188	177	217	260	304	350	617	883
35	66	101	188	177	218	260	304	350	617	883
36	66	102	189	177	218	260	304	351	616	883
37	66	102	189	178	218	261	305	351	616	883
38	67	102	189	178	218	261	305	351	615	883
39	67	103	140	178	219	261	305	351	615	883
40	67	103	140	179	219	261	305	351	614	882
41	67	103	140	179	219	261	305	351	614	882
42	67	103	140	179	219	261	305	350	613	881
43	68	103	141	179	219	261	305	350	613	881
44	68	104	141	179	219	261	304	350	612	879
45	68	104	141	179	219	261	304	349	611	879
46	68	104	141	180	219	261	304	349	609	878
47	68	104	141	180	219	261	304	348	608	877
48	68	104	141	180	219	261	304	348	606	876
49	68	104	141	180	219	260	304	347	606	876
50	68	104	141	180	219	260	303	347	603	875
51	69	104	142	180	219	260	303	347	601	874
52	69	105	142	181	219	260	303	346	599	873
53	69	105	142	181	220	260	302	346	597	872
54	70	106	143	181	220	260	302	346	595	871
55	70	106	143	181	220	260	302	345	592	869

Massachusetts Life, John Hancock Mutual, Massachusetts Mutual,
*New England and State Mutual.

CASH VALUES.

Guaranteed on (Participating) Ordinary Life Policies of \$1,000 each.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.
5 27	12 23	19 46	26 94	34 68	42 69	50 99	59 57	68 45	77 64	87 16	96 97	107 14	163 14	228 35
6 36	13 13	20 49	28 43	36 59	44 87	52 80	62 45	71 70	81 37	91 16	101 37	112 04	170 29	247 83
7 50	14 09	21 58	30 04	38 46	46 15	54 15	64 46	75 09	85 96	96 99	108 16	120 47	181 24	267 93
8 58	15 08	23 04	31 51	40 47	49 53	58 91	69 81	78 84	89 09	99 72	110 75	122 24	185 04	274 81
9 58	16 12	24 04	32 51	41 59	50 04	59 52	70 91	82 36	92 16	104 25	115 30	127 67	190 75	287 45
10 58	17 22	26 10	35 30	44 83	54 07	64 84	75 86	86 24	97 47	109 07	121 08	133 37	200 89	297 99
11 41	18 37	27 64	37 24	47 16	57 41	68 01	78 97	90 80	101 99	114 05	126 48	139 20	209 85	308 81
12 28	19 53	29 25	39 26	49 04	59 29	70 14	82 75	94 58	106 70	119 34	132 17	145 49	219 11	320 58
13 09	20 38	30 35	41 38	52 14	63 31	74 82	86 70	98 97	111 62	124 96	138 00	151 68	227 17	331 21
14 01	22 19	32 71	43 59	54 84	66 46	78 46	90 83	103 50	116 75	130 31	144 28	158 65	236 52	339 79
15 02	23 60	34 58	45 93	57 65	69 76	82 25	95 15	108 42	122 11	136 21	150 73	165 64	246 15	346 55
16 03	25 07	36 54	48 38	60 61	72 82	85 23	98 65	113 47	127 70	142 37	157 43	172 92	256 04	348 58
17 04	26 42	38 59	50 95	63 69	76 89	90 28	104 85	118 73	133 54	148 76	164 41	180 45	266 18	358 78
18 05	28 25	40 74	53 62	66 91	80 60	94 72	109 26	124 22	139 61	155 43	171 64	188 28	276 53	371 14
19 06	29 33	43 00	56 43	70 28	84 56	99 27	114 40	129 95	145 95	162 35	179 16	196 36	287 16	383 66
20 07	31 78	45 37	59 38	73 82	88 69	104 01	119 75	135 93	152 52	169 59	186 93	204 68	297 98	398 52
21 08	33 44	47 84	62 43	77 51	93 02	108 95	125 33	142 13	159 84	176 96	194 92	213 28	308 98	408 66
22 09	35 63	50 44	65 69	81 38	97 53	114 11	131 13	148 57	166 40	184 60	203 15	222 00	320 18	421 93
23 10	37 70	53 16	68 07	85 49	102 24	119 48	137 14	155 22	173 67	192 46	211 57	230 98	331 58	434 88
24 11	39 59	56 08	72 61	89 60	107 12	125 06	143 39	162 08	181 14	200 52	220 21	240 17	343 04	447 77
25 12	42 19	59 02	76 31	94 06	112 22	130 98	149 81	169 14	188 89	208 79	229 08	249 54	354 67	460 73
26 13	44 60	62 16	80 17	98 63	117 50	136 78	156 41	176 37	196 66	217 22	238 04	258 08	366 40	472 65
27 14	47 11	65 42	84 17	103 35	122 93	140 12	163 16	183 77	204 67	225 81	247 20	268 76	378 20	486 49
28 15	49 73	68 80	88 30	108 22	128 48	146 14	170 07	191 33	212 83	234 67	256 50	278 58	390 06	499 25
29 16	52 46	72 29	92 55	113 16	134 18	151 50	177 12	199 01	221 12	243 44	266 91	289 52	401 95	511 86
30 17	55 38	76 08	96 90	118 27	139 99	156 82	184 29	206 82	229 53	252 43	276 45	299 55	413 88	524 29
31 18	58 12	79 54	101 33	123 45	145 84	161 91	191 57	214 73	238 06	261 53	285 07	308 67	425 68	536 58
32 19	61 05	82 77	104 84	128 74	151 90	168 93	198 95	222 75	246 99	270 71	294 78	318 84	437 47	548 52
33 20	64 02	85 07	110 43	134 10	158 00	182 13	206 42	230 87	255 40	279 97	304 54	329 06	449 16	560 34
34 21	67 06	88 11	113 15	138 59	164 19	189 08	213 99	239 06	264 18	289 24	314 34	339 30	460 79	572 05
35 22	70 18	91 87	116 86	145 07	170 47	196 03	221 66	247 35	273 03	298 66	324 19	349 57	472 14	583 74
36 23	73 30	95 124	120 70	156 71	176 86	203 12	229 41	255 71	281 95	308 09	334 08	359 84	483 28	595 49
37 24	76 52	102 99	129 64	160 44	183 35	210 29	237 24	264 13	290 92	317 56	343 96	370 08	494 43	607 39
38 25	79 56	107 18	134 06	162 25	189 90	217 64	245 13	272 62	299 99	327 01	353 81	380 26	505 36	619 48
39 26	83 19	111 42	139 75	168 15	196 32	224 96	253 08	281 13	308 94	336 46	363 62	390 84	516 20	631 80
40 27	86 42	115 74	144 92	174 10	203 88	232 26	261 07	288 06	317 93	345 85	373 38	400 81	527 09	644 28
41 28	90 13	120 150	150 35	180 12	210 99	239 99	268 06	295 16	326 88	355 15	382 91	410 11	538 12	657 19
42 29	93 85	125 155	155 44	186 16	218 16	247 96	277 04	306 62	335 74	364 35	392 36	419 76	549 39	670 00
43 30	97 58	130 160	160 53	192 22	225 28	255 46	284 97	315 00	344 40	373 38	401 63	429 29	560 60	683 26
44 31	100 85	135 166	166 13	198 39	230 31	261 81	292 82	323 26	353 05	382 26	410 81	438 81	572 01	697 15
45 32	104 51	138 157	169 204	203 49	237 04	269 09	300 55	331 38	361 52	391 04	419 97	448 43	585 23	711 89
46 33	108 20	142 71	176 42	210 53	243 66	276 25	308 14	339 35	369 88	399 82	429 20	458 28	597 53	727 35
47 34	111 89	147 20	182 16	218 50	250 78	283 31	315 80	347 23	378 74	408 75	438 90	468 60	610 76	748 13
48 35	115 57	151 78	187 35	225 58	258 65	290 37	322 97	355 14	386 79	417 95	448 75	479 19	624 25	768 71
49 36	119 19	156 14	192 53	232 10	265 91	297 97	330 90	363 23	395 61	427 58	459 19	490 39	633 64	776 04
50 37	122 52	160 51	197 50	238 12	272 98	304 97	337 05	373 05	404 90	437 78	470 15	502 19	644 21	789 14

*In the New England Mutual the amounts are stated in even dollars, over 50 cents it is given as the additional \$1. Thus at age 24, third year, would be \$6 instead of \$7.88.

Berkshire Life, John Hancock Mutual, Massachusetts Mutual,
*New England and State Mutual.

CASH VALUES ON 20 PREMIUMS LIFE POLI- CIES FOR \$1,000 EACH.

Age at Issue.	NO. OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.																											
	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20										
20	30	12	46	10	62	73	80	92	98	00	116	72	136	18	156	43	177	50	199	42	232	23	245	95	270	63	408	99
21	36	85	47	19	64	17	81	83	160	21	119	82	139	19	159	87	181	58	208	76	271	64	261	99	276	46	417	04
22	31	61	48	31	65	66	83	71	102	49	122	00	142	31	163	43	186	39	208	24	232	61	256	74	282	47	426	55
23	32	62	49	47	67	22	85	66	104	84	124	79	145	54	167	10	189	54	212	87	237	76	262	40	288	67	435	73
24	33	25	50	68	68	82	87	68	107	27	127	66	148	86	170	90	193	82	217	66	242	45	268	24	295	06	445	17
25	34	10	51	93	70	48	89	75	109	79	130	64	152	90	174	82	198	24	222	55	247	92	274	24	301	43	454	87
26	34	98	53	22	72	18	91	90	112	39	133	69	155	84	178	86	202	69	227	67	253	54	280	43	308	40	464	86
27	35	89	54	55	73	94	94	12	115	08	136	85	159	50	183	62	207	49	232	91	259	32	286	80	315	35	475	88
28	36	83	55	93	75	78	96	41	117	84	140	11	163	26	187	32	212	32	238	29	265	29	293	36	322	52	485	85
29	37	81	57	36	77	66	98	77	120	70	143	46	167	15	191	75	217	29	248	58	271	41	300	06	329	58	496	32
30	38	81	58	82	79	61	101	21	123	65	146	95	171	14	196	39	222	40	249	53	277	71	307	00	337	42	507	25
31	39	84	60	34	81	62	103	73	126	67	150	51	175	26	200	96	227	66	255	38	284	18	314	09	345	71	518	41
32	40	91	61	90	83	68	106	32	129	80	154	18	179	49	205	78	233	66	261	40	290	81	321	37	353	08	529	75
33	42	92	63	51	85	92	106	97	133	01	157	94	183	64	210	71	236	61	267	58	297	61	328	60	361	18	541	27
34	43	16	65	19	88	92	111	73	136	31	161	88	188	32	215	79	244	80	273	86	304	56	328	40	389	42	552	96
35	44	34	66	89	90	28	114	55	139	71	165	83	192	92	221	00	250	13	280	34	311	66	344	14	377	80	564	78
36	45	56	68	65	92	00	117	45	143	21	180	92	197	62	226	34	256	09	286	98	316	88	351	99	386	29	576	73
37	46	80	70	47	95	00	120	43	146	81	174	13	202	45	231	78	262	16	293	64	326	21	359	93	394	87	586	79
38	48	08	72	33	97	47	123	61	150	49	178	45	207	39	237	34	268	36	300	43	339	62	367	96	403	52	600	97
39	49	41	74	27	100	02	126	68	154	29	182	86	212	43	243	01	274	62	307	31	341	10	376	05	412	22	613	13
40	50	79	76	26	102	63	129	93	158	16	187	36	217	55	248	73	280	94	314	23	348	61	384	17	420	96	625	38
41	52	22	78	32	106	33	133	26	162	12	191	94	222	73	254	50	287	31	321	18	356	15	392	31	429	70	637	05
42	53	67	80	49	108	06	136	64	166	13	196	56	227	96	260	31	293	69	328	14	363	70	409	44	438	43	649	98
43	55	18	82	58	110	66	140	68	170	18	201	21	233	18	266	12	300	07	335	09	371	23	408	63	447	21	662	11
44	56	70	84	76	112	71	143	53	174	24	205	86	238	41	271	91	306	43	343	01	379	69	416	55	455	71	674	36
45	58	27	86	99	116	57	146	99	178	36	210	50	243	62	277	68	312	75	348	89	386	67	424	80	464	21	686	49
46	59	84	89	20	119	41	150	45	182	34	215	12	248	79	283	41	318	99	356	62	393	36	433	31	472	57	698	00
47	61	40	91	42	122	23	153	88	186	36	219	69	253	91	289	05	325	15	362	29	401	54	439	94	480	78	710	37
48	62	95	93	61	125	05	187	30	190	34	224	23	258	97	294	61	331	21	368	83	407	56	447	49	488	80	723	09
49	64	48	95	77	127	83	180	66	194	28	228	69	263	94	300	08	337	16	375	23	414	41	464	51	496	59	723	03
50	66	91	97	95	130	61	164	02	198	17	233	12	268	87	305	46	342	97	381	48	421	08	461	91	504	15	744	94
51	67	64	100	11	133	39	167	34	202	69	237	48	273	69	310	74	348	66	387	55	427	55	468	79	511	44	756	04
52	69	07	103	27	136	13	170	65	205	87	241	78	278	44	315	88	354	19	393	44	433	79	476	89	529	42	766	08
53	70	61	104	43	138	87	173	95	208	65	246	03	283	68	320	80	359	55	399	13	439	78	481	69	535	07	777	48
54	72	15	106	59	141	62	177	21	213	39	250	18	287	63	326	79	364	75	404	60	445	50	487	66	581	33	787	09
55	73	09	108	76	144	34	180	44	217	07	254	27	292	66	330	57	369	73	410	80	450	51	493	26	537	19	796	05
56	75	25	110	92	147	05	183	61	220	69	255	25	296	37	335	07	374	78	414	71	455	95	496	46	542	27	808	08
57	76	81	113	09	149	74	186	79	224	27	269	16	300	52	339	43	378	98	419	30	460	61	503	19	547	44	818	01
58	78	39	115	24	152	42	189	92	227	76	265	94	304	52	343	55	383	71	423	52	464	82	507	42	551	61	827	80
59	79	98	117	39	155	07	193	00	231	15	269	57	308	50	347	40	387	63	427	33	469	57	511	18	565	70	837	46
60	81	53	119	54	157	71	196	00	234	44	273	05	311	86	350	68	390	53	430	71	471	88	514	51	569	30	845	88

*In the New England Mutual the amounts are stated in even dollars. If over 50 cents it is given as the additional \$1. Thus at age 20, fifth year it would be \$63 instead of \$62.73.

kshire Life, John Hancock Mutual, Massachusetts Mutual,

*New England and State Mutual.

SH VALUES ON 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

NO. OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.

	4	5	6	7	8	9	10	11	12	13	14	15	19
8116 27155	85197	10240	10284	92331	64380	36431	15484	12539	38597	02657	17925	33	
8116 24155	82197	08240	08284	86331	58380	28431	07494	04539	28596	92657	06925	29	
8116 21155	78197	03240	01284	81331	52380	22430	99483	95539	18596	83656	95925	25	
2116 19155	76197	00239	97284	77331	47380	16430	91483	86538	09596	72656	86925	20	
0116 18155	74196	98239	64284	73331	41380	09430	84483	77588	96596	61656	74925	15	
9116 16155	72196	94239	90284	68331	36380	01430	76483	68538	89594	50656	62925	08	
9116 14155	70196	91239	87284	64331	30379	96430	68483	59538	78596	37656	48925	02	
9116 14155	69196	90289	84284	59331	25379	89430	60483	49538	68596	24656	35924	95	
9116 13155	68196	88239	81284	57331	21379	82430	52483	38538	55596	10656	20924	87	
9116 12155	67196	87239	81284	54331	16379	75430	43483	28538	42596	96656	05924	79	
1116 13155	68196	88239	80284	52331	12379	71430	35483	18538	36596	82655	88924	69	
1116 14155	70196	89239	80284	51331	09379	65430	28483	07538	17596	67655	72924	60	
1116 17155	72196	91239	81284	51331	07379	61430	21483	98538	06596	52655	54924	48	
1116 20155	75196	96239	83284	51331	07379	57430	17482	90637	93596	38655	37924	36	
1116 25155	81196	99239	88284	55331	08379	58430	13482	84637	88596	24655	19924	22	
1116 31155	88197	07239	98284	61331	13379	60430	12482	79537	73596	08654	99924	06	
1116 39155	96197	17240	05284	71331	26379	66430	12482	74537	63594	92654	75923	89	
1116 48155	09197	31240	19284	84331	32379	72430	15482	71537	53594	73654	60923	70	
1116 67155	85197	48240	37285	01331	46379	83430	20482	68537	41594	52654	21923	48	
1116 76155	45197	70240	61285	23331	64379	96430	25482	63537	26594	28653	89923	22	
1116 94155	70197	96240	88285	48331	86380	10430	30482	57537	09594	01653	52922	95	
1117 23155	99196	20241	19285	78332	09380	24430	33482	50536	90593	69653	09922	64	
1117 52157	82196	65241	55286	08332	32380	37430	35482	39534	65693	81652	60922	29	
1117 66157	71196	04241	91286	39332	56380	49430	35482	24636	85692	87652	03921	60	
1118 21158	11199	45242	29286	70332	77380	59430	30482	04535	99592	34651	89921	45	
1118 58158	52199	86242	63286	99332	96380	66430	21481	79535	55591	76650	85920	95	
1118 97158	93200	26243	02287	29333	13380	70430	86481	47535	06691	07649	80920	39	
1119 30159	85200	68243	40287	56383	29380	69429	89481	09534	46590	28648	85919	76	
1119 75159	78201	10243	75287	83333	42380	85429	67480	64533	79589	39647	76919	06	
20 18160	21201	51244	11288	06333	52380	58429	38480	12533	02588	88646	56918	29	
20 55160	65201	95244	48288	35333	64380	50429	06479	54532	17587	27645	24917	40	
20 96161	14202	41244	88288	63333	76380	39428	70478	80531	24586	06643	78918	43	
21 46161	66202	92245	32288	96333	88380	29428	32478	21530	24584	75642	18915	85	
21 96162	22203	48245	81289	29334	69380	18427	92477	47529	14583	29640	42914	15	
22 56162	66204	10246	35289	68384	20380	08427	49476	68527	98581	72638	49913	68	
23 19163	56204	79246	94290	11334	41379	99427	04475	81526	64579	97636	37911	37	

In the New England Mutual the amounts are stated in even dollars. 0 cents, it is given as the additional \$1. Thus at age 20, fifth year be \$156, instead of \$155.85.

CASH VALUES GUARANTEED ON ORDINARY LIFE POLICIES OF \$1,000 EACH.

AT THE END OF																				
Age at Issue	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.	20 Yrs.		
20	\$9	\$15	\$19	\$20	\$26	\$33	\$43	\$50	\$57	\$65	\$74	\$83	\$94	\$106	\$117	\$129	\$142	\$156	\$171	
21	10	16	20	31	38	45	52	59	67	77	87	98	109	121	134	148	162	178	195	
22	10	17	21	33	39	46	54	62	70	80	91	102	114	126	140	154	169	185	202	
23	10	17	22	34	41	48	56	65	73	83	94	106	118	132	146	160	176	192	209	
24	11	18	23	35	43	50	59	67	76	87	98	110	123	137	151	167	183	200	217	
25	11	19	24	37	45	53	61	70	80	91	102	115	128	143	158	174	191	208	225	
26	12	20	25	39	47	55	64	73	83	95	107	120	134	149	164	181	198	217	234	
27	12	20	26	40	49	57	67	76	87	99	111	125	139	155	171	188	206	225	243	
28	13	21	27	42	51	60	69	80	90	103	116	130	145	161	178	196	214	234	252	
29	14	22	29	44	53	62	72	83	94	107	121	136	151	168	185	204	223	243	262	
30	14	23	30	46	55	65	76	87	98	112	126	141	157	175	193	212	232	253	273	
31	15	24	31	48	58	68	79	90	102	116	131	147	164	182	201	220	241	263	284	
32	15	26	33	50	60	71	82	94	107	121	137	153	171	189	209	229	250	273	295	
33	16	27	34	52	63	74	86	98	111	126	142	160	178	197	217	238	260	283	306	
34	17	28	36	54	66	77	89	102	116	132	148	166	185	205	225	247	270	293	317	
35	18	29	37	57	68	81	93	107	121	137	155	173	192	213	234	256	280	304	329	
36	19	30	39	59	71	84	97	111	126	143	161	180	200	221	243	265	290	315	341	
37	19	32	41	62	75	88	102	116	131	149	168	187	208	229	252	276	300	326	352	
38	20	33	42	65	78	92	106	121	137	155	174	195	216	238	261	286	311	337	364	
39	21	35	44	68	81	96	110	126	142	161	181	202	224	247	271	296	322	348	375	
40	22	36	46	71	85	100	115	131	148	168	188	210	232	256	280	306	332	360	388	
41	23	38	48	74	89	104	120	137	154	174	195	218	241	265	290	316	343	371	400	
42	24	40	50	77	92	108	125	142	160	181	203	226	249	274	300	327	354	383	412	
43	25	42	53	80	96	113	130	148	166	188	210	234	258	284	310	337	366	395	425	
44	27	43	55	84	100	117	135	154	173	195	218	242	267	293	320	348	377	406	436	
45	28	45	57	87	104	122	140	159	179	202	226	250	276	303	330	359	388	418	448	
46	29	47	60	91	108	127	146	165	186	209	233	259	285	312	340	369	399	429	460	
47	30	49	62	94	113	132	151	171	192	216	241	267	294	322	350	380	410	441	472	
48	32	51	65	98	117	137	157	177	199	223	249	276	303	331	361	391	421	453	484	
49	33	53	67	102	121	142	162	184	206	231	257	284	312	341	371	401	432	464	496	
50	34	55	70	106	126	147	168	190	212	238	265	293	321	351	381	412	443	475	507	
51	36	58	73	110	130	152	174	196	219	246	273	301	330	360	391	422	454	486	519	
52	37	60	75	114	135	157	179	203	226	253	281	310	340	370	401	432	464	497	530	
53	38	62	78	118	140	162	185	209	233	261	289	318	349	379	411	442	475	508	541	
54	40	64	81	122	144	168	191	215	240	268	297	327	357	389	420	452	485	518	551	
55	41	67	84	126	149	173	197	222	247	276	305	335	366	398	430	462	495	529	562	
56	43	69	86	130	154	178	203	228	254	283	313	344	375	407	439	472	505	540	573	
57	44	71	89	134	159	184	209	235	261	290	321	352	384	416	448	482	516	551	584	
58	46	74	92	138	164	189	215	241	268	298	329	360	392	425	458	492	526	562	595	
59	47	76	95	143	168	195	221	247	274	305	336	368	400	434	467	502	537	573	606	
60	49	79	98	147	173	200	227	254	281	312	344	376	409	443	477	513	549	585	620	
61	51	81	101	151	178	205	232	260	287	319	351	384	418	452	487	523	560	598	633	
62	52	83	104	155	183	210	238	266	294	326	359	392	427	462	498	535	572	610	645	
63	54	86	107	160	187	216	244	272	300	333	366	401	436	472	509	546	584	623	658	
64	55	88	110	164	192	220	249	278	307	340	374	410	446	483	520	558	597	637	672	
65	57	91	113	168	196	225	255	284	314	348	383	419	456	494	532	571	611	652	687	

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35, end of 5 years, cash value is \$37, while the loan value at end of 4 years is \$37, etc.

CASH VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 each.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
\$21	\$35	\$45	\$69	\$84	\$99	\$115	\$133	\$151	\$173	\$196	\$220	\$247	\$275	\$306	\$338	\$373	\$410
22	36	46	71	86	101	118	136	154	176	200	225	252	281	312	346	381	419
22	37	47	73	88	104	121	139	158	180	204	230	258	288	319	353	389	428
23	38	48	74	90	106	123	142	161	184	209	235	264	294	326	361	398	437
23	39	49	76	92	108	126	145	165	188	214	241	269	300	333	369	406	446
24	40	51	78	94	111	129	148	169	193	218	246	276	307	341	377	415	456
25	40	52	79	96	113	132	152	173	197	223	252	282	314	348	385	424	466
25	41	53	81	98	116	135	155	177	202	228	257	288	321	356	394	434	477
26	42	54	83	101	119	138	159	181	206	234	263	295	328	364	403	444	487
26	43	56	85	103	122	142	163	185	211	239	269	301	336	373	412	453	498
27	45	57	87	105	125	145	166	189	216	245	275	308	343	381	421	463	509
28	46	58	89	108	128	148	170	194	221	250	282	315	351	389	430	474	520
29	47	60	92	111	131	152	174	198	226	256	288	323	359	398	440	484	531
29	48	61	94	113	134	156	179	203	232	262	295	330	367	407	449	495	543
30	49	63	96	116	137	159	183	208	237	268	302	337	376	416	459	505	554
31	50	64	99	119	140	163	187	213	243	275	309	345	384	425	469	516	566
32	52	66	101	122	144	167	192	218	248	281	316	353	392	434	479	527	578
32	53	68	104	125	147	171	196	223	254	287	323	360	401	444	489	538	590
33	54	69	106	128	151	175	201	228	260	294	330	368	409	453	499	549	602
34	56	71	109	131	155	180	206	233	266	300	337	376	418	462	510	560	614
35	57	73	112	134	158	184	211	239	272	307	344	384	426	472	520	571	626
36	59	75	114	138	162	188	215	244	277	313	351	392	435	481	530	582	638
37	60	77	117	141	166	192	220	249	283	320	358	399	443	490	540	593	650
38	62	79	120	144	170	197	225	255	289	326	365	407	452	499	550	604	662
39	63	81	123	148	174	201	230	260	295	332	372	415	460	508	560	615	674
40	65	83	126	151	178	205	234	265	301	339	379	422	468	517	570	626	686
41	67	85	129	154	181	210	239	270	306	345	386	430	476	526	579	636	697
42	68	86	132	158	185	214	244	275	312	351	393	437	484	535	589	646	709
43	70	88	134	161	189	218	248	280	317	357	399	444	492	543	598	657	720
44	71	90	137	164	193	222	253	285	323	363	406	451	499	551	607	666	732
45	73	92	140	168	196	226	257	290	328	369	412	457	506	559	615	676	742
46	74	94	143	171	200	230	262	295	333	374	418	464	513	566	623	685	753
47	76	96	146	174	203	234	266	299	338	379	423	470	520	573	631	694	764
48	78	98	148	177	207	238	270	304	343	384	429	476	526	580	639	703	774
49	79	100	151	180	210	242	274	308	347	389	434	481	532	586	646	711	784
50	81	102	154	183	214	245	278	312	352	394	438	486	537	592	653	719	794
51	82	104	157	186	217	249	282	316	356	398	443	491	542	598	659	727	804
52	84	106	159	189	220	252	285	319	359	402	447	495	546	603	665	735	813
53	86	107	162	192	223	255	289	323	363	405	450	498	551	608	671	742	823
54	87	109	165	195	226	258	292	326	366	408	453	502	554	612	676	749	832

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At the end of 5 years Cash Value is \$63 while the Loan Value at the end of 4 years is \$63, etc.

CASH VALUES GUARANTEED ON 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

Age at Issue.	AT THE END OF																	
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.		
21	\$51	\$89	\$106	\$163	\$197	\$233	\$272	\$313	\$356	\$407	\$463	\$522	\$586	\$654	\$727	\$806		
22	51	89	106	163	197	233	272	313	356	407	463	522	586	654	727	806		
23	51	89	106	163	197	233	272	313	356	407	462	522	585	654	727	806		
24	51	89	106	163	197	233	272	313	356	407	462	522	585	654	727	806		
25	51	89	106	163	197	233	272	313	356	407	462	522	585	654	727	806		
26	51	89	106	163	197	233	272	312	356	407	462	521	585	653	727	805		
27	51	89	106	163	197	233	272	312	356	407	462	521	585	653	727	805		
28	51	89	106	163	197	233	272	312	356	407	462	521	585	653	726	805		
29	51	89	106	163	197	233	271	312	356	407	462	521	585	653	726	805		
30	51	89	106	163	197	233	271	312	356	407	462	521	585	653	726	805		
31	51	89	106	163	197	233	271	312	356	407	462	521	584	653	726	805		
32	51	89	106	163	197	233	271	312	356	407	462	521	584	653	726	805		
33	51	89	106	163	197	233	271	312	356	407	462	521	584	652	726	804		
34	51	89	106	163	197	233	272	312	356	407	462	521	584	652	726	804		
35	51	89	106	163	197	233	272	312	356	407	461	520	584	652	725	804		
36	51	89	106	163	197	233	272	312	356	407	461	520	584	652	725	804		
37	51	89	107	163	197	233	272	312	356	407	461	520	584	652	725	803		
38	51	84	107	164	198	234	272	313	356	407	461	520	583	651	724	803		
39	51	84	107	164	198	234	272	313	356	407	461	520	583	651	724	803		
40	51	84	107	164	198	234	272	313	356	407	461	520	583	651	724	802		
41	51	84	107	164	198	234	272	313	356	407	461	519	582	650	723	802		
42	51	84	107	165	199	235	273	313	356	406	461	519	582	650	723	802		
43	52	85	108	165	199	235	273	313	356	406	461	519	582	649	722	801		
44	52	85	108	165	199	235	273	313	356	406	460	518	581	649	721	800		
45	52	85	108	166	200	235	273	314	356	406	460	518	580	648	721	800		
46	52	85	109	166	200	236	274	314	356	406	460	517	580	647	720	799		
47	52	86	109	167	200	236	274	314	356	406	459	517	579	646	719	798		
48	53	86	109	167	201	236	274	314	356	405	459	516	578	645	718	797		
49	53	86	110	167	201	237	274	314	356	405	458	515	577	644	717	796		
50	53	87	110	168	201	237	274	314	356	405	458	515	576	643	715	795		
51	53	87	110	168	202	237	275	314	355	404	457	514	575	641	713	794		
52	54	87	111	169	202	238	275	314	355	404	456	513	574	640	712	792		
53	54	88	111	169	203	238	275	314	355	403	455	511	572	638	711	791		
54	54	88	112	170	203	238	275	314	355	403	455	510	571	636	709	789		
55	55	89	112	171	204	239	276	314	355	402	454	509	569	634	707	787		
56	55	89	113	171	205	240	276	314	354	402	453	507	567	632	704	785		
57	56	90	114	172	205	240	276	314	354	401	451	506	565	630	702	782		
58	56	91	114	173	206	241	277	314	354	400	450	504	562	627	699	780		
59	57	91	115	174	207	241	277	314	353	399	448	502	560	624	696	777		
60	57	92	116	175	208	242	277	314	353	398	447	499	557	621	692	774		

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years, cash value is \$106, while the loan value at end of 4 years is, \$106, etc.

CASH VALUES.

Guaranteed on Ordinary Life Nonparticipating Policies of \$1,000 each.

AT THE END OF

5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
222 96	229 27	235 84	242 67	249 76	257 14	268 49	278 22	287 35	296 47	305 33	314 31
23 99	30 60	37 46	44 59	52 00	59 70	102 87	154 88	216 14	287 56	367 30	452 69
25 08	31 99	39 16	46 61	54 36	62 40	107 46	161 43	225 27	298 96	380 52	467 00
26 23	33 45	40 95	48 74	56 83	65 23	112 37	168 47	234 73	310 65	393 95	481 50
27 44	34 98	42 82	50 96	59 42	68 30	117 29	175 81	244 53	322 62	407 57	496 07
28 71	36 59	44 79	53 30	62 14	71 31	122 53	183 45	254 65	334 86	431 37	510 67
30 08	38 27	46 85	55 35	64 38	74 56	128 00	191 40	265 08	347 33	453 32	535 27
31 42	40 05	49 01	58 81	67 96	77 97	133 72	199 67	275 80	360 05	449 39	539 84
32 88	41 91	51 28	61 00	71 69	81 55	139 60	208 25	286 80	372 97	463 56	554 35
34 42	43 86	53 66	63 82	74 36	85 29	145 93	217 14	298 06	386 09	477 80	568 25
36 03	45 91	56 16	66 78	77 80	89 20	152 44	226 34	309 59	399 39	492 08	583 00
37 72	48 06	58 78	69 89	81 89	93 30	159 22	235 83	321 36	412 84	506 38	597 08
39 50	50 32	61 52	73 13	85 15	97 58	166 26	245 58	333 85	426 42	520 65	610 94
41 37	52 68	64 39	76 53	89 07	102 06	173 61	255 59	345 54	440 09	534 85	624 56
43 33	55 16	67 41	80 08	93 19	106 75	181 23	265 86	357 93	453 84	548 97	637 00
45 38	57 76	70 56	83 81	97 50	111 66	189 12	276 37	370 49	467 64	562 94	651 24
47 52	60 46	73 86	87 70	102 01	116 76	197 24	287 09	383 30	481 46	576 72	664 29
49 77	63 81	77 31	91 78	106 71	122 11	205 61	298 08	396 03	495 25	590 82	677 48
52 12	66 29	80 93	96 04	111 62	127 66	214 30	309 15	408 96	508 99	603 69	690 57
54 60	69 43	84 72	100 50	116 73	133 43	223 91	320 45	421 96	522 63	616 85	703 38
57 20	72 70	86 68	106 13	122 05	139 41	232 02	331 91	435 01	536 15	629 86	716 82
59 22	76 13	92 80	109 96	127 56	145 58	241 21	343 50	448 09	549 49	642 79	729 98
62 77	79 69	97 09	114 94	133 23	151 92	250 58	355 21	461 13	562 63	655 68	743 05
65 72	83 38	101 51	120 08	139 05	158 41	260 10	366 90	474 12	575 55	668 60	756 06
68 78	87 20	106 06	125 33	145 00	165 04	269 75	378 83	487 02	588 27	681 58	769 40
71 95	91 12	110 72	130 71	151 08	171 81	279 53	390 72	499 78	600 85	694 62	782 37
75 18	95 12	115 47	136 19	157 28	178 69	289 41	402 61	512 37	613 35	707 73	795 97
78 49	99 21	120 32	141 79	163 59	185 69	299 83	414 47	524 76	625 87	720 80	809 78
81 85	103 36	125 25	147 47	170 00	192 79	309 41	426 29	536 94	638 46	733 86	823 51
85 27	107 60	130 27	153 25	176 50	199 99	319 49	438 01	548 23	651 16	747 04	836 79
88 78	111 92	135 39	159 13	183 11	207 30	329 63	449 63	560 83	664 00	760 55	849 57
92 35	116 34	140 60	165 11	189 83	214 71	339 81	461 11	572 71	677 01	774 52	862 29
96 01	120 83	145 91	171 20	196 65	222 22	349 99	472 42	584 66	690 05	788 83	.....
99 73	125 41	151 31	177 37	203 55	229 80	360 15	483 55	596 78	703 18	803 17	.....
103 53	130 07	156 79	183 62	210 52	237 44	370 25	494 55	609 10	716 54	817 11	.....
107 40	134 81	162 34	189 95	217 56	245 15	380 27	506 48	621 65	730 37	830 61	.....
111 33	139 61	167 96	196 33	224 66	252 90	390 17	516 46	634 49	744 84	.....	.....
115 32	144 47	173 64	202 72	231 80	260 65	399 91	527 58	647 45	759 81	.....	.....
119 35	149 38	179 37	209 25	238 95	268 49	409 50	538 96	660 62	774 94	.....	.....
123 42	154 32	185 12	216 72	246 07	276 09	418 97	550 65	674 15	789 76	.....	.....
127 53	159 30	190 88	222 19	253 16	283 71	428 43	562 70	688 36	796 99	.....	.....
131 67	164 28	196 62	228 61	260 16	291 21	437 99	575 18	708 43	.....	.....	.....
135 80	169 24	202 32	234 95	267 06	298 58	447 89	587 91	719 25	.....	.....	.....
139 92	174 17	207 95	241 18	273 82	306 80	457 99	601 03	735 42	.....	.....	.....
143 99	179 00	213 46	247 29	280 43	312 94	468 65	614 69	751 40	.....	.....	.....
147 97	183 74	218 84	253 24	286 97	320 12	479 84	629 30	767 12	.....	.....	.....

CASH VALUES GUARANTEED ON 20-PREMIUMS LIFE NONPARTICIPATING POLICIES OF \$1,000 EACH.

Age at Issue.	AT THE END OF											
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
20	40 20	58 38	73 20	90 75	109 02	128 06	236 03	363 08	411 99	466 88	525 95	587 81
21	41 59	59 13	75 37	93 31	112 01	131 48	241 95	372 26	422 58	478 41	538 14	600 36
22	43 02	59 92	77 59	95 96	115 09	135 02	248 06	381 75	433 38	490 08	550 43	612 92
23	44 50	61 83	79 89	98 08	118 26	138 65	254 87	391 56	444 36	501 91	562 81	625 44
24	46 02	63 77	82 25	101 49	121 53	142 20	260 88	401 65	455 53	513 96	575 29	637 91
25	47 58	65 71	84 08	104 37	124 86	146 26	267 60	411 99	466 88	525 95	587 81	650 31
26	49 18	67 81	87 18	107 35	128 96	150 24	274 55	422 58	478 40	538 14	600 36	662 61
27	50 84	69 90	89 74	110 41	131 93	154 35	281 75	433 38	490 08	550 43	612 92	674 80
28	52 54	72 07	92 41	113 57	135 08	158 61	289 20	444 36	501 91	562 81	625 44	686 82
29	54 30	74 31	95 15	116 85	139 46	163 01	296 35	455 53	513 96	575 29	637 91	698 70
30	56 13	76 64	98 00	120 25	142 42	167 57	304 68	466 88	525 95	587 81	650 31	710 41
31	58 01	79 05	100 95	123 76	147 54	172 32	312 68	478 40	538 14	600 36	662 61	.....
32	59 98	81 56	104 08	127 44	151 83	177 25	320 79	490 08	550 43	612 92	674 80	.....
33	62 02	84 17	107 24	131 27	156 81	182 39	329 01	501 91	562 81	625 44	686 82	.....
34	64 15	86 90	110 59	135 25	160 95	187 68	337 31	513 96	575 29	637 91	698 70	.....
35	66 39	89 75	114 08	139 41	165 75	193 08	345 68	525 95	587 81	650 31	710 41	.....
36	68 73	92 75	117 73	143 71	170 65	198 58	354 12	538 14	600 36	662 61	.....	.....
37	71 19	95 87	121 50	148 07	175 60	204 09	363 58	550 43	612 92	674 80	.....	.....
38	73 76	99 08	125 31	152 51	180 56	209 61	371 07	562 81	625 44	686 82	.....	.....
39	76 40	102 32	129 15	156 87	185 51	215 11	379 54	575 29	637 91	698 70	.....	.....
40	79 08	105 56	132 94	161 21	190 40	220 57	387 98	587 81	650 31	.....	.....	.....
41	81 63	108 71	136 64	165 47	195 23	225 96	396 35	600 36	662 61	.....	.....	.....
42	84 12	111 76	140 26	169 65	199 77	231 28	404 65	612 92	674 80	.....	.....	.....
43	86 52	114 74	143 80	173 76	204 64	236 49	412 88	625 44	686 82	.....	.....	.....
44	88 89	117 66	147 30	177 80	209 24	241 64	421 04	637 91	698 70	.....	.....	.....
45	91 21	120 56	150 74	181 80	213 77	246 77	429 11	650 31	710 41	.....	.....	.....
46	93 54	123 45	154 18	185 77	218 29	251 79	437 06	662 61	.....	.....	.....	.....
47	95 87	126 33	157 59	189 73	222 78	256 79	444 87	674 80	.....	.....	.....	.....
48	98 20	129 19	161 00	193 66	227 23	261 78	452 52	686 82	.....	.....	.....	.....
49	100 52	132 05	164 39	197 56	231 66	266 74	459 95	698 70	.....	.....	.....	.....
50	102 84	134 90	167 75	201 47	236 07	271 64	467 16	710 41	.....	.....	.....	.....
51	105 15	137 74	171 14	205 36	240 45	276 46	474 11	721 93	.....	.....	.....	.....
52	107 47	140 63	174 54	209 24	244 77	281 18	480 77	733 25	.....	.....	.....	.....
53	109 83	143 53	177 94	213 08	249 01	285 78	487 10	744 36	.....	.....	.....	.....
54	112 23	146 44	181 30	216 85	258 13	290 22	498 07	755 25	.....	.....	.....	.....
55	114 64	149 33	184 62	220 52	257 13	294 51	498 69	765 91	.....	.....	.....	.....
56	117 06	152 18	187 84	224 10	260 99	298 61	508 92	776 33	.....	.....	.....	.....
57	119 40	154 95	190 98	227 53	264 64	302 47	508 73	786 53	.....	.....	.....	.....
58	121 71	157 63	193 98	230 79	268 13	306 09	518 09	796 46	.....	.....	.....	.....
59	123 89	160 19	196 85	233 87	271 36	309 44	517 04	806 12	.....	.....	.....	.....
60	126 68	162 67	199 59	236 79	274 42	312 62	520 54	815 54	.....	.....	.....	.....
61	128 11	165 08	202 20	239 59	277 34	315 59	523 61	824 71	.....	.....	.....	.....
62	130 14	167 39	204 74	242 29	280 12	318 40	526 26	833 67	.....	.....	.....	.....
63	132 12	169 64	207 21	244 89	282 79	321 07	528 53	842 47	.....	.....	.....	.....
64	134 05	171 87	209 64	247 45	285 38	323 62	530 33	851 14	.....	.....	.....	.....
65	136 01	174 11	212 07	249 96	287 93	326 11	531 76	859 76	.....	.....	.....	.....

ASH VALUES GUARANTEED ON NONPAR- TICIPATING 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

AT THE END OF

	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
0	\$123	\$165	\$208	\$254	\$301	\$351	\$403	\$457	\$514	\$574	\$637	\$703	\$772	\$844	\$920
1	123	165	208	253	301	351	403	457	514	574	637	703	772	844	920
2	123	165	208	253	301	350	402	457	514	574	636	702	771	844	920
3	123	165	208	253	301	350	402	457	513	574	636	702	771	844	920
4	123	164	208	253	300	350	402	456	514	573	636	702	771	844	920
5	123	164	208	253	300	350	402	456	513	573	636	702	771	843	920
6	123	164	207	253	300	350	402	456	513	573	636	701	771	843	920
7	123	164	207	253	300	349	401	456	513	573	635	701	770	843	920
8	123	164	207	252	300	349	401	456	513	572	635	701	770	843	919
9	123	164	207	252	300	349	401	455	512	572	635	701	770	843	919
0	123	164	207	252	299	349	401	455	512	572	635	701	770	842	919
1	123	164	207	252	299	349	401	455	512	572	634	700	769	842	919
2	123	164	207	252	299	349	401	455	512	572	634	700	769	842	919
3	123	164	207	252	299	349	401	455	512	572	634	700	769	842	919
4	123	164	207	252	300	349	401	455	512	571	634	699	769	841	918
5	123	164	207	253	300	349	401	455	512	571	633	699	768	841	918
6	123	164	208	253	300	349	401	455	511	571	633	699	768	841	918
7	123	165	208	253	300	349	401	455	511	570	633	698	767	840	918
8	124	165	208	253	300	350	401	455	511	570	632	698	767	840	917
9	124	165	209	254	301	350	401	454	511	570	632	697	766	839	917
0	124	166	209	254	301	349	401	454	510	569	631	696	765	839	917
1	124	166	209	254	301	349	400	454	510	568	630	695	765	838	916
2	125	166	209	254	300	349	400	453	509	567	629	694	764	837	916
3	125	166	209	254	300	349	399	452	508	566	628	693	763	836	915
4	125	166	209	253	300	348	399	452	507	565	627	692	762	835	915
5	125	166	209	253	300	348	398	451	506	564	626	691	760	834	914
6	125	166	209	253	299	347	397	450	505	563	625	690	759	833	913
7	125	166	209	253	299	347	397	449	504	562	623	688	758	833	912
8	125	166	209	253	298	346	396	448	503	561	622	687	756	831	912
9	125	166	209	253	298	346	395	447	502	559	620	685	754	829	911
0	125	166	209	252	298	345	395	446	500	558	618	683	753	828	910
1	126	166	209	252	298	345	394	445	499	556	616	681	751	826	909
2	126	167	209	252	297	344	393	444	498	554	614	679	748	824	907
3	126	167	209	252	297	344	392	443	496	552	612	677	746	822	906
4	126	167	209	252	297	343	391	442	494	550	610	674	743	820	905
5	127	168	209	252	297	343	390	440	493	548	607	671	741	817	903

CASH VALUES GUARANTEED ON ORDINARY LIFE POLICIES OF \$1,000 EACH.

AT THE END OF																				
Age at Issue	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.	20 Yrs.		
20	28	25	22	20	18	16	15	14	13	12	11	10	9	8	7	6	5	4	3	
21	29	26	23	21	19	17	16	15	14	13	12	11	10	9	8	7	6	5	4	
22	30	27	24	22	20	18	17	16	15	14	13	12	11	10	9	8	7	6	5	
23	31	28	25	23	21	19	18	17	16	15	14	13	12	11	10	9	8	7	6	
24	32	29	26	24	22	20	19	18	17	16	15	14	13	12	11	10	9	8	7	
25	33	30	27	25	23	21	20	19	18	17	16	15	14	13	12	11	10	9	8	
26	34	31	28	26	24	22	21	20	19	18	17	16	15	14	13	12	11	10	9	
27	35	32	29	27	25	23	22	21	20	19	18	17	16	15	14	13	12	11	10	
28	36	33	30	28	26	24	23	22	21	20	19	18	17	16	15	14	13	12	11	
29	37	34	31	29	27	25	24	23	22	21	20	19	18	17	16	15	14	13	12	
30	38	35	32	30	28	26	25	24	23	22	21	20	19	18	17	16	15	14	13	
31	39	36	33	31	29	27	26	25	24	23	22	21	20	19	18	17	16	15	14	
32	40	37	34	32	30	28	27	26	25	24	23	22	21	20	19	18	17	16	15	
33	41	38	35	33	31	29	28	27	26	25	24	23	22	21	20	19	18	17	16	
34	42	39	36	34	32	30	29	28	27	26	25	24	23	22	21	20	19	18	17	
35	43	40	37	35	33	31	30	29	28	27	26	25	24	23	22	21	20	19	18	
36	44	41	38	36	34	32	31	30	29	28	27	26	25	24	23	22	21	20	19	
37	45	42	39	37	35	33	32	31	30	29	28	27	26	25	24	23	22	21	20	
38	46	43	40	38	36	34	33	32	31	30	29	28	27	26	25	24	23	22	21	
39	47	44	41	39	37	35	34	33	32	31	30	29	28	27	26	25	24	23	22	
40	48	45	42	40	38	36	35	34	33	32	31	30	29	28	27	26	25	24	23	
41	49	46	43	41	39	37	36	35	34	33	32	31	30	29	28	27	26	25	24	
42	50	47	44	42	40	38	37	36	35	34	33	32	31	30	29	28	27	26	25	
43	51	48	45	43	41	39	38	37	36	35	34	33	32	31	30	29	28	27	26	
44	52	49	46	44	42	40	39	38	37	36	35	34	33	32	31	30	29	28	27	
45	53	50	47	45	43	41	40	39	38	37	36	35	34	33	32	31	30	29	28	
46	54	51	48	46	44	42	41	40	39	38	37	36	35	34	33	32	31	30	29	
47	55	52	49	47	45	43	42	41	40	39	38	37	36	35	34	33	32	31	30	
48	56	53	50	48	46	44	43	42	41	40	39	38	37	36	35	34	33	32	31	
49	57	54	51	49	47	45	44	43	42	41	40	39	38	37	36	35	34	33	32	
50	58	55	52	50	48	46	45	44	43	42	41	40	39	38	37	36	35	34	33	
51	59	56	53	51	49	47	46	45	44	43	42	41	40	39	38	37	36	35	34	
52	60	57	54	52	50	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
53	61	58	55	53	51	49	48	47	46	45	44	43	42	41	40	39	38	37	36	
54	62	59	56	54	52	50	49	48	47	46	45	44	43	42	41	40	39	38	37	
55	63	60	57	55	53	51	50	49	48	47	46	45	44	43	42	41	40	39	38	
56	64	61	58	56	54	52	51	50	49	48	47	46	45	44	43	42	41	40	39	
57	65	62	59	57	55	53	52	51	50	49	48	47	46	45	44	43	42	41	40	
58	66	63	60	58	56	54	53	52	51	50	49	48	47	46	45	44	43	42	41	
59	67	64	61	59	57	55	54	53	52	51	50	49	48	47	46	45	44	43	42	
60	68	65	62	60	58	56	55	54	53	52	51	50	49	48	47	46	45	44	43	
61	69	66	63	61	59	57	56	55	54	53	52	51	50	49	48	47	46	45	44	
62	70	67	64	62	60	58	57	56	55	54	53	52	51	50	49	48	47	46	45	
63	71	68	65	63	61	59	58	57	56	55	54	53	52	51	50	49	48	47	46	
64	72	69	66	64	62	60	59	58	57	56	55	54	53	52	51	50	49	48	47	
65	73	70	67	65	63	61	60	59	58	57	56	55	54	53	52	51	50	49	48	

CASH VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 each.

NUMBER OF YEARS COMPLETED AND PREMIUMS WHOLLY PAID
IN CASH.

	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
0	\$32	\$45	\$60	\$75	\$91	\$108	\$126	\$146	\$167	\$192	\$218	\$245	\$273	\$298	\$325	\$352	\$381	\$389
1	33	47	62	76	93	110	129	149	171	196	223	251	280	305	332	360	389	399
2	34	48	63	78	95	113	132	153	175	201	228	257	286	313	340	369	399	408
3	34	49	65	80	97	115	135	156	179	206	234	263	293	320	348	377	408	418
4	35	50	66	82	100	118	138	160	184	210	239	269	300	328	356	387	418	428
5	36	51	68	84	102	121	142	164	188	215	245	276	307	336	365	396	428	438
6	37	52	69	86	105	124	145	168	193	221	251	283	315	344	374	405	438	449
7	38	54	71	88	107	127	149	172	197	226	257	289	323	352	383	415	449	460
8	39	55	73	90	110	130	152	176	202	232	264	297	331	361	392	425	460	470
9	40	56	75	93	112	133	156	181	207	238	270	304	339	370	402	435	470	481
10	41	58	77	95	115	137	160	185	213	244	277	312	347	379	412	446	481	493
11	42	59	78	97	118	140	164	190	218	250	284	319	356	388	421	456	493	504
12	43	61	81	100	121	144	168	195	224	256	291	327	364	397	431	467	504	515
13	44	62	83	103	124	148	173	200	229	262	298	335	376	406	441	478	515	527
14	45	64	85	105	128	151	177	205	235	269	306	343	382	416	451	488	527	539
15	46	66	87	108	131	156	182	210	242	276	313	351	390	425	462	499	539	551
16	48	68	90	111	135	160	187	216	247	282	320	359	399	435	472	510	551	563
17	49	70	92	114	138	164	191	221	253	289	328	368	408	444	482	521	563	575
18	51	72	95	117	142	168	196	226	259	296	335	376	417	454	492	533	575	587
19	52	74	97	120	146	172	201	232	265	302	343	384	425	464	503	544	587	599
20	54	76	100	124	149	177	206	237	271	309	350	392	435	473	513	555	599	611
21	55	78	103	127	153	181	211	243	277	316	358	401	444	483	524	566	611	623
22	57	80	105	130	157	185	215	248	283	322	365	409	453	493	534	578	623	636
23	58	82	108	133	160	189	220	253	289	329	372	417	462	502	544	589	636	648
24	59	84	110	136	164	193	224	258	295	335	379	425	470	511	555	600	648	660
25	61	85	112	139	167	197	229	263	300	342	387	433	479	521	565	611	660	672
26	62	87	115	141	170	201	233	268	306	348	394	440	487	530	575	622	672	683
27	63	89	117	144	174	205	238	273	311	354	400	448	496	539	584	632	683	695
28	65	91	119	147	177	208	242	278	317	360	407	455	504	548	594	643	695	707
29	66	93	122	150	180	212	246	283	322	366	414	463	512	556	603	653	707	718
30	67	95	124	153	184	216	251	288	328	372	420	470	519	565	612	663	718	729
31	69	97	127	156	187	220	255	293	333	378	427	477	527	573	621	673	729	740
32	70	98	129	158	190	224	259	297	338	384	433	483	534	580	630	683	740	751
33	72	100	131	161	194	227	263	302	343	389	438	490	540	588	638	692	751	762
34	73	102	134	164	197	231	267	306	347	394	444	495	547	594	646	701	762	772
35	74	104	136	167	200	234	271	310	352	399	449	501	553	601	653	710	772	782
36	76	106	139	170	203	238	275	314	356	404	454	506	558	607	660	718	782	792
37	77	108	141	172	206	241	278	318	360	407	459	511	563	613	667	726	792	802
38	79	110	143	175	209	244	282	321	364	411	463	516	568	618	673	733	802	811
39	80	112	145	177	212	247	285	325	367	415	467	520	572	623	678	740	811	820
40	81	113	148	180	214	250	288	328	370	418	470	524	576	627	684	747	820	829
41	82	114	149	183	216	253	291	331	373	421	473	528	580	630	690	754	830	840
42	83	115	150	186	218	256	294	334	376	424	476	532	584	633	696	761	840	850
43	84	116	151	189	220	259	297	337	379	427	479	536	588	636	702	768	850	860
44	85	117	152	192	222	262	300	340	382	430	482	540	592	639	708	775	860	870
45	86	118	153	195	225	265	303	343	385	433	485	544	596	643	714	782	870	880

CASH VALUES.

Warranted on Twenty-Year Endowment Policies of \$1,000 Each

NUMBER OF YEARS COMPLETED AND PREMIUMS WHOLLY PAID
IN CASH.

	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
94	\$129	\$165	\$202	\$239	\$285	\$332	\$388	\$448	\$514	\$584	\$646	\$710	\$777	\$848	\$922	
94	129	165	202	239	285	332	388	448	514	584	645	710	777	847	922	
94	129	164	201	239	285	332	388	448	514	584	645	709	777	847	922	
94	129	164	201	239	285	332	387	448	514	584	645	709	777	847	922	
94	129	164	201	238	285	332	387	449	513	584	645	709	776	847	922	
94	129	164	201	238	285	332	387	447	513	583	645	709	776	847	922	
94	129	164	201	238	285	332	387	447	513	583	644	709	776	847	922	
94	128	164	201	238	284	331	386	447	512	583	644	708	776	846	922	
94	128	164	201	238	284	331	386	447	512	582	644	708	775	846	922	
94	128	164	201	238	284	331	386	446	512	582	643	708	775	846	922	
94	128	164	201	238	284	331	386	446	512	582	643	707	775	846	922	
94	128	164	201	238	284	331	386	446	512	582	643	707	775	846	922	
94	128	164	201	238	284	331	386	446	512	582	643	707	774	845	922	
94	128	164	201	238	284	331	386	446	512	581	642	706	774	845	922	
94	129	164	201	238	284	331	386	446	512	581	642	706	773	845	922	
94	129	165	201	239	285	332	386	446	511	581	642	706	773	844	922	
94	129	165	202	239	285	332	386	446	511	581	641	705	773	844	919	
95	130	165	202	239	285	332	386	446	511	580	641	705	772	843	919	
95	130	166	202	239	285	332	386	446	511	580	641	704	771	843	919	
95	130	166	203	240	285	332	386	446	510	579	640	703	771	842	918	
96	131	166	203	240	286	332	386	445	510	579	639	703	770	842	918	
96	131	166	203	240	285	332	386	445	509	578	638	702	769	841	917	
96	131	167	203	240	285	331	385	444	508	577	637	701	768	840	917	
96	131	167	203	240	285	331	385	444	508	576	636	699	767	839	916	
96	131	167	203	239	285	331	384	443	507	575	635	698	766	838	916	
96	131	167	203	239	285	330	384	442	506	574	634	697	765	837	915	
97	131	167	203	239	284	330	383	441	505	573	632	696	763	836	914	
97	132	167	203	239	284	330	383	441	504	571	631	694	762	834	913	
97	132	167	203	239	284	329	382	440	503	570	629	692	760	833	912	
97	132	167	203	239	284	329	382	439	502	568	628	691	758	832	911	
97	132	168	204	239	284	329	381	438	500	567	626	689	756	830	910	
98	133	168	204	240	284	328	381	437	499	565	624	687	754	828	908	
98	133	168	204	240	284	328	380	436	498	563	622	684	752	826	908	
99	134	169	205	240	284	328	379	435	496	561	619	682	750	824	907	
99	134	169	205	240	284	328	379	434	495	559	617	679	747	822	906	
100	135	170	206	241	284	327	378	433	493	557	614	678	744	819	905	
100	136	171	206	241	284	327	377	432	491	554	611	673	741	816	904	
101	136	171	207	241	284	327	376	431	489	552	608	670	737	813	903	
102	137	172	207	242	284	326	376	429	487	549	605	666	734	810	902	

CASH VALUES.

Guaranteed on (Participating) Ordinary Life Policies of \$1,000 each, 20-Year Distribution Period.

Age at Issue.	AT THE END OF																		
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.			
21	\$10	\$21	\$33	\$43	\$53	\$65	\$76	\$88	\$100	\$112	\$126	\$139	\$155	\$239	\$273	\$344			
22	10	21	34	45	56	67	79	92	104	117	130	145	161	248	283	356			
23	11	22	36	47	58	70	82	95	108	121	135	150	167	257	293	367			
24	11	23	37	48	60	72	85	98	112	126	140	156	173	266	303	379			
25	11	24	38	50	62	75	88	102	115	130	145	161	178	275	313	391			
26	12	25	40	52	64	78	91	106	120	135	151	167	185	285	324	401			
27	12	26	42	54	67	81	95	110	125	141	157	174	192	296	335	412			
28	13	27	43	57	70	84	99	114	130	146	163	181	199	307	346	422			
29	14	28	45	59	72	87	103	119	135	151	169	187	206	318	357	433			
30	14	29	46	61	75	90	106	123	139	157	175	194	214	328	369	443			
31	15	30	48	63	78	94	111	128	145	163	182	201	222	340	379	454			
32	15	32	50	66	81	98	115	133	151	169	189	209	231	353	389	465			
33	16	33	53	69	85	102	120	138	157	176	196	217	239	365	399	476			
34	17	34	55	71	88	106	124	144	163	182	203	225	248	377	409	487			
35	17	35	57	74	91	110	128	149	168	189	210	233	256	389	420	497			
36	18	37	59	77	94	114	133	154	174	195	217	241	265	401	430	508			
37	18	38	61	79	98	118	138	159	180	202	225	248	273	412	441	519			
38	19	40	63	82	101	122	143	165	186	209	232	256	282	424	452	530			
39	20	41	65	85	105	126	148	170	192	215	239	264	290	436	463	541			
40	21	42	68	88	108	130	152	176	198	222	247	272	299	447	474	551			
41	21	44	70	91	112	135	158	182	205	229	254	280	308	459	484	561			
42	22	46	73	95	116	140	163	188	212	236	262	289	317	470	495	571			
43	23	47	75	98	120	144	169	194	218	244	270	297	326	482	505	581			
44	24	49	78	101	124	149	174	200	225	251	278	306	335	494	516	591			
45	25	51	81	105	128	154	179	206	232	258	286	314	343	506	526	601			
46	26	53	84	108	133	159	185	212	238	266	294	322	352	517	536	610			
47	27	55	86	112	137	164	191	219	245	273	302	331	361	528	545	618			
48	28	56	89	116	141	169	196	225	252	281	310	340	370	540	555	627			
49	29	58	92	119	146	174	202	231	259	288	318	348	379	551	565	635			
50	30	60	95	123	150	179	208	238	266	295	325	356	388	562	574	644			
51	31	62	98	127	154	184	213	244	273	303	333	365	397	572	582	652			
52	32	64	101	130	159	189	219	250	280	310	341	373	405	583	591	662			
53	33	66	104	134	164	195	225	257	287	317	349	381	414	593	599	670			
54	34	68	107	138	168	200	231	263	294	325	357	389	422	604	607	681			
55	35	70	110	142	173	205	237	270	301	332	364	397	431	614	615	690			
56	36	72	113	146	177	210	242	275	307	339	371	404	438	623	623	700			
57	37	74	117	150	182	215	248	282	313	345	378	411	445	631	631	710			
58	38	76	120	154	186	220	253	288	319	352	384	418	452	640	640	720			
59	39	79	123	158	191	225	259	294	326	358	391	424	459	649	649	730			
60	40	81	126	161	195	230	264	300	332	365	398	431	466	658	658	740			

CASH VALUES.

Guaranteed on (Participating) Ordinary Life Policies of \$1,000 each, 15-Year Distribution Period:

Age at Issue.	AT THE END OF															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$10	\$21	\$33	\$43	\$53	\$65	\$76	\$88	\$100	\$112	\$130	\$147	\$168	\$208	\$273	\$344
22	10	21	34	45	56	67	79	92	104	117	135	152	175	216	283	356
23	11	22	36	47	58	70	82	95	108	121	140	158	181	224	293	367
24	11	23	37	48	60	72	85	98	112	126	145	164	188	232	303	379
25	11	24	38	50	62	75	88	102	115	130	151	171	195	240	313	391
26	12	25	40	52	64	78	91	106	120	135	157	177	203	249	324	401
27	12	26	42	54	67	81	95	110	125	141	163	184	210	258	335	412
28	13	27	43	57	70	84	99	114	130	146	169	191	218	268	346	422
29	14	28	45	59	72	87	103	119	135	151	175	198	227	277	357	438
30	14	29	46	61	75	90	106	123	139	157	182	205	235	287	369	443
31	15	30	48	63	78	94	111	128	145	163	189	218	244	298	379	454
32	15	32	50	66	81	98	115	133	151	169	196	222	254	309	389	465
33	16	33	53	69	85	102	120	138	157	176	204	230	263	320	399	476
34	17	34	55	71	88	106	124	144	163	182	212	239	278	330	409	487
35	17	35	57	74	91	110	128	149	168	189	220	248	288	341	420	497
36	18	37	59	77	94	114	133	154	174	195	226	258	295	351	430	508
37	18	38	61	79	98	118	138	159	180	202	233	268	306	363	441	520
38	19	40	63	82	101	122	143	165	186	209	240	279	317	371	452	530
39	20	41	65	85	105	126	148	170	192	215	248	289	328	381	463	541
40	21	42	68	88	108	130	152	176	198	222	257	299	339	391	474	551
41	21	44	70	91	112	135	158	182	205	229	267	309	350	402	484	561
42	22	46	73	95	116	140	163	188	212	236	276	319	360	412	495	572
43	23	47	75	98	120	144	169	194	218	244	286	329	371	423	506	583
44	24	49	78	101	124	149	174	200	225	251	305	349	391	432	516	593
45	25	51	81	105	128	154	179	206	232	258	315	349	392	442	526	601
46	26	53	84	108	133	159	185	212	238	265	324	359	408	458	542	618
47	27	55	86	112	137	164	191	219	245	273	333	368	414	468	555	632
48	28	56	89	116	141	169	196	225	252	281	342	378	424	478	565	640
49	29	58	92	119	146	174	202	231	259	288	351	388	435	482	568	645
50	30	60	95	123	150	179	208	238	266	295	361	398	446	492	574	644
51	31	62	98	127	154	184	213	244	273	303	370	408	457	501	582	.....
52	32	64	101	130	159	189	219	250	280	310	379	418	467	511	591	.....
53	33	66	104	134	164	195	225	257	287	317	388	427	478	520	599	.....
54	34	68	107	138	168	200	231	263	294	325	397	437	488	528	607	.....
55	35	70	110	142	173	205	237	270	301	332	406	447	498	537	616	.....
56	36	72	113	146	177	210	242	276	307	339	415	456	509	545	.....	.....
57	37	74	117	150	182	215	248	282	313	345	424	465	519	552	.....	.....
58	38	76	120	154	186	220	253	288	319	352	433	475	529	560	.....	.....
59	39	79	123	158	191	225	259	294	326	358	441	483	538	568	.....	.....
60	40	81	126	161	195	230	264	300	332	365	449	492	547	576	.....	.....

CASH VALUES

based on (Participating and Nonparticipating) Ordinary Life Policies of \$1,000 Each. 10 and 5-Year and Annual Distribution Periods.

AT THE END OF

4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
\$16	\$26	\$38	\$40	\$48	\$56	\$64	\$73	\$82	\$92	\$102	\$112	\$164	\$224	\$292
17	27	34	42	50	59	67	76	86	96	106	117	170	232	302
18	28	35	44	52	61	70	79	89	99	110	122	177	241	313
19	29	37	46	54	64	73	83	93	104	115	127	184	251	324
20	31	39	47	57	66	76	86	97	108	120	132	192	260	335
21	32	40	50	59	69	79	90	101	112	125	137	199	270	347
22	33	42	52	62	72	82	94	105	117	130	143	207	280	358
23	35	44	54	64	75	86	98	109	122	135	149	216	290	370
24	36	46	56	67	79	90	102	114	127	141	155	224	300	382
25	38	48	59	70	82	94	106	119	132	147	162	233	311	394
26	40	50	61	73	85	98	110	124	138	153	168	242	322	406
27	41	52	64	76	89	102	115	129	144	159	175	251	333	418
28	43	54	67	79	93	106	120	134	150	166	182	260	344	430
29	45	56	69	83	97	111	125	140	156	172	190	270	355	442
30	47	59	73	86	101	115	130	146	162	180	197	280	367	454
31	49	61	76	90	105	120	136	152	169	187	205	290	378	466
32	51	64	79	94	110	125	142	158	176	194	213	300	390	478
33	53	67	82	98	115	131	148	165	183	202	221	310	401	490
34	54	67	82	98	115	131	148	165	183	202	221	310	401	490
35	56	70	86	102	120	136	154	172	190	210	230	320	413	502
36	58	73	90	107	125	142	160	178	198	218	238	331	424	514
37	61	76	94	111	130	148	166	185	206	226	247	341	436	526
38	64	80	98	116	135	154	173	193	213	234	255	352	448	537
39	67	83	102	121	141	160	179	200	221	242	265	363	459	548
40	69	87	106	126	146	166	186	207	229	251	274	374	470	559
41	72	90	110	131	152	172	193	215	237	260	283	384	481	570
42	75	94	115	136	158	178	199	222	245	268	292	395	492	581
43	78	98	119	141	163	185	207	230	253	277	301	405	503	592
44	82	101	124	146	169	191	214	238	261	286	311	416	514	603
45	85	105	128	151	175	198	221	245	270	295	320	426	524	614
46	88	109	133	157	181	205	229	253	278	303	329	437	535	625
47	91	113	138	162	188	212	236	261	287	312	338	447	545	636
48	95	117	143	168	194	218	244	269	295	321	348	457	556	647
49	98	121	148	173	200	225	251	277	303	330	357	467	567	658
50	102	125	152	179	206	232	258	285	312	339	366	476	578	669
51	105	129	157	185	213	239	266	293	320	348	375	486	589	680
52	109	134	163	190	219	246	273	301	328	356	384	496	599	691
53	112	138	168	196	226	253	281	309	337	365	393	506	609	702
54	116	143	173	202	232	260	288	316	345	373	401	516	619	713
55	120	147	178	208	238	267	295	324	353	381	410	527	629	724
56	123	152	183	213	245	274	302	331	360	389	419	538	639	735
57	127	156	188	219	251	280	309	339	368	398	428	548	649	746
58	131	160	193	225	257	287	316	346	376	406	437	558	659	757
59	134	164	198	230	263	293	323	354	384	415	446	568	669	768
60	138	169	203	235	269	299	330	361	393	424	456	578	679	779
61	141	173	207	241	275	306	338	369	402	434	467	588	689	790
62	145	177	212	246	281	313	345	378	411	444	477	598	699	801
63	148	181	217	251	287	320	354	387	421	454	487	608	709	812
64	151	185	222	257	294	328	362	397	431	464	497	618	719	823
65	155	189	227	264	302	337	372	407	441	474	507	628	729	834
66	158	194	233	271	310	346	381	417	451	484	517	638	739	845

—Loan Values on the above are the same as the Cash Values at the end of the year for which premium is paid. To illustrate: At age 35 end of 5 years, cash value is \$47, while the at end of 4 years is \$47, etc.

CASH VALUES

Guaranteed on (Participating) 20-Premiums Life Policies of \$1.00 each. 20-Year Distribution Period.

AT THE END OF																		
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
21	\$38	\$50	\$73	\$95	\$117	\$140	\$165	\$191	\$215	\$239	\$265	\$292	\$319	\$477	\$502	\$552	\$588	\$638
22	33	51	74	97	119	144	168	195	219	244	271	298	326	487	511	561	597	647
23	34	52	76	99	122	147	172	199	224	249	276	304	333	497	522	572	608	658
24	35	54	78	101	124	150	176	203	228	255	282	310	340	507	533	583	619	669
25	36	55	79	103	127	153	179	207	233	260	288	316	347	517	544	594	630	680
26	36	56	81	105	129	156	183	212	238	265	294	323	354	528	556	606	642	692
27	37	57	83	107	132	159	187	216	243	271	300	330	361	538	566	616	652	702
28	38	58	84	110	135	163	191	221	248	276	306	336	368	549	577	627	663	713
29	39	60	86	112	138	166	195	226	254	283	313	344	377	561	589	639	675	725
30	40	61	88	114	141	170	199	230	259	288	319	351	384	572	600	650	686	736
31	41	62	90	117	144	174	204	236	265	295	326	359	392	584	610	660	696	746
32	41	64	92	120	147	177	208	241	270	301	333	366	401	596	620	670	706	756
33	42	65	94	122	151	181	213	246	276	307	340	374	409	608	631	681	717	767
34	43	67	96	125	154	185	217	251	282	314	347	382	418	620	641	691	727	777
35	44	68	98	128	157	189	221	256	288	320	354	389	425	631	652	702	738	788
36	45	69	100	130	160	193	226	261	293	326	361	396	433	642	662	712	748	798
37	46	71	103	133	163	197	230	266	299	332	367	403	441	653	673	723	759	809
38	47	72	105	136	167	201	235	272	305	339	374	411	449	664	684	734	770	820
39	48	74	107	138	170	206	240	277	310	345	381	418	457	675	695	745	781	831
40	49	75	109	141	174	209	244	282	316	351	388	425	465	686	707	757	793	843
41	50	77	111	144	177	213	249	287	322	358	395	433	472	697	718	768	804	854
42	51	79	114	147	181	217	253	292	327	363	401	439	480	707	728	778	814	864
43	53	80	116	150	184	221	258	298	333	370	408	447	487	718	739	789	825	875
44	54	82	118	153	188	225	263	303	339	376	414	454	495	729	750	800	836	886
45	55	84	121	156	191	229	268	308	344	382	421	461	502	739	760	810	846	896
46	56	86	123	159	195	234	272	314	350	388	427	468	510	750	771	821	857	907
47	57	87	126	162	198	238	277	319	356	394	433	474	517	760	781	831	867	917
48	58	89	128	165	202	242	281	324	361	400	439	481	523	770	791	841	877	927
49	60	91	130	168	205	246	286	328	366	405	445	487	529	780	801	851	887	937
50	61	93	133	171	209	250	290	333	372	411	451	493	537	790	811	861	897	947
51	62	94	135	174	212	253	294	338	376	416	457	499	542	799	820	870	906	956
52	63	96	138	177	216	257	299	343	382	421	462	505	549	809	830	880	916	966
53	64	98	140	180	219	261	303	347	386	426	467	510	554	818	839	889	925	975
54	66	99	142	183	222	265	307	351	391	431	472	515	559	826	847	897	933	983
55	67	101	145	186	226	269	311	356	395	435	477	519	564	835	856	906	942	992
56	68	103	147	188	229	272	315	360	399	439	481	524	568	845	866	916	952	1002
57	69	105	149	191	232	276	319	364	403	443	485	527	572	854	875	925	961	1011
58	70	107	152	194	235	279	322	367	407	447	488	531	575	863	884	934	970	1020
59	72	108	154	197	238	282	325	371	410	450	491	533	578	866	887	937	973	1023
60	73	110	156	199	241	285	329	374	413	452	493	535	580	873	894	944	980	1030

CASH VALUES

Guaranteed on (Participating and Nonparticipating) 20-Premiums Life Policies of \$1,000 each 10 and 5-Year and Annual Distribution Periods.

AT THE END OF																	
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.		
\$26	\$41	\$57	\$71	\$88	\$106	\$124	\$143	\$162	\$183	\$205	\$228	\$253	\$397	\$442	\$493		
26	42	58	73	90	108	127	146	166	187	209	233	258	406	452	504		
27	43	59	74	92	110	130	149	170	191	214	238	264	414	462	516		
28	44	60	76	94	113	133	153	173	196	219	244	270	423	472	526		
28	45	62	78	96	115	136	156	177	200	224	249	276	433	483	537		
29	46	63	80	99	118	139	160	181	204	229	255	282	441	493	549		
30	47	65	82	101	121	142	163	186	209	234	260	288	452	504	560		
30	48	66	84	103	124	146	167	190	214	239	266	296	462	515	572		
31	50	68	86	106	127	149	171	194	219	245	272	301	472	526	583		
32	51	70	88	108	130	152	175	199	224	251	279	308	483	537	595		
33	52	71	90	111	133	156	179	203	229	256	285	315	493	549	607		
33	53	73	92	114	136	160	183	208	235	262	292	323	504	560	618		
34	55	75	94	116	139	164	188	213	240	268	298	330	515	572	630		
34	56	77	96	119	143	168	192	218	246	275	305	337	526	583	642		
35	57	79	99	122	146	172	197	223	252	281	312	345	537	595	653		
36	59	81	101	125	150	176	202	229	257	288	319	353	549	607	665		
37	60	83	104	128	153	180	206	234	263	294	327	361	560	618	676		
38	62	85	106	132	157	184	211	240	270	301	334	369	572	630	687		
39	64	87	109	135	161	189	216	245	276	308	341	377	583	642	698		
40	65	89	112	138	165	193	221	251	282	314	349	385	595	653	709		
41	67	91	115	142	169	198	227	257	288	321	356	393	607	665	720		
42	69	94	118	145	173	203	232	262	294	328	363	401	618	676	730		
43	70	96	120	149	177	207	237	268	301	335	371	409	630	687	740		
44	72	98	123	152	181	212	242	274	307	342	378	416	642	698	750		
45	74	101	126	156	185	217	247	279	313	348	385	424	653	709	760		
46	76	103	129	159	189	221	252	285	319	355	393	432	665	720	770		
47	78	106	132	163	193	226	257	290	325	361	400	440	676	730	779		
48	80	108	135	166	197	230	262	296	331	368	406	447	687	740	789		
49	81	111	138	170	201	235	267	301	337	374	413	454	698	750	798		
50	83	113	141	173	205	239	272	307	343	380	420	461	709	760	807		
51	84	115	144	176	209	244	277	312	348	386	426	468	720	770	816		
52	85	117	147	180	213	248	282	317	354	392	432	474	730	779	825		
53	86	119	149	183	217	252	286	322	359	397	438	481	740	789	834		
54	88	121	152	186	220	256	291	326	364	403	444	486	750	798	843		
55	89	123	155	190	224	260	295	331	369	408	449	492	760	807	852		
56	90	125	158	193	228	264	299	335	373	412	454	497	770	816	861		
57	91	127	161	196	231	268	303	340	377	417	458	502	779	825	870		
58	92	129	164	199	235	272	307	343	381	421	462	506	789	834	879		
59	94	131	166	202	238	275	311	347	385	424	466	510	798	843	888		
60	95	133	169	205	241	278	314	350	388	428	469	513	807	852	897		

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years Cash Value is \$79, while the Loan Value at end of 4 years is \$79, etc.

CASH VALUES

Guaranteed on 20-Year Endowment Policies of \$1,000 each, with
20-Year Distribution Period.

AT THE END OF																		
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
21	\$61	\$111	\$163	\$202	\$244	\$288	\$335	\$384	\$436	\$492	\$551	\$607	\$666	\$727	\$790	\$857	\$927	
22	61	111	163	202	244	288	334	384	436	492	551	607	665	727	790	857	927	
23	61	111	163	202	244	288	334	384	436	492	551	607	665	726	790	857	927	
24	61	111	163	202	244	288	334	384	436	492	551	607	665	726	790	857	927	
25	61	111	163	202	244	288	334	384	436	492	550	607	665	726	790	857	927	
26	61	111	163	202	244	288	334	384	436	492	550	606	665	726	790	857	926	
27	61	111	163	202	244	288	334	384	436	492	550	606	665	726	790	857	926	
28	61	111	163	202	244	288	334	384	436	491	550	606	665	726	790	856	926	
29	61	111	163	202	244	288	334	384	436	491	550	606	665	726	790	856	926	
30	61	111	163	202	244	288	334	384	436	491	550	606	664	725	789	856	926	
31	61	111	163	202	244	288	334	384	436	491	550	606	664	725	789	856	926	
32	61	111	163	202	244	288	334	384	436	491	550	606	664	725	789	856	926	
33	61	111	163	202	244	288	334	384	436	491	550	606	664	725	789	856	926	
34	61	111	163	202	244	288	334	384	436	491	550	606	664	725	789	856	926	
35	61	111	163	203	244	288	334	384	436	491	549	605	664	725	788	855	926	
36	61	111	164	203	244	288	334	384	436	491	549	605	663	724	788	855	926	
37	61	111	164	203	244	288	335	384	436	491	549	605	663	724	788	855	926	
38	61	112	164	203	244	288	335	384	436	491	549	605	663	724	787	854	925	
39	61	112	164	203	245	289	335	384	436	491	549	605	663	723	787	854	925	
40	62	112	164	204	245	289	335	384	436	491	549	604	662	723	787	854	925	
41	62	112	165	204	245	289	335	384	436	491	549	604	662	722	786	853	925	
42	62	113	165	204	245	290	336	385	436	491	549	604	661	722	786	853	925	
43	62	113	166	205	246	290	336	385	436	491	548	603	661	721	785	852	924	
44	62	113	166	205	247	290	336	385	436	491	548	603	660	721	784	852	923	
45	63	114	166	206	247	291	337	385	436	490	548	602	660	720	783	851	923	
46	63	114	167	206	247	291	337	385	436	490	547	602	659	719	783	850	922	
47	63	114	167	207	248	291	337	385	436	490	547	601	658	718	782	849	921	
48	63	115	168	207	248	292	337	385	436	490	546	600	657	717	780	848	921	
49	64	115	168	208	249	292	338	385	436	489	546	599	656	716	779	847	921	
50	64	116	169	208	249	292	338	385	436	489	545	598	655	714	778	846	919	
51	64	116	170	209	250	293	338	386	436	489	544	597	653	713	776	844	918	
52	65	117	170	209	250	293	338	386	435	488	543	596	652	711	774	843	917	
53	65	117	171	210	251	294	339	386	435	487	542	595	650	709	773	841	916	
54	65	118	172	211	252	294	339	386	435	487	541	593	649	707	770	839	915	
55	66	119	173	212	252	295	339	386	435	486	540	592	647	705	768	837	913	

CASH VALUES.

Guaranteed on 20 Year Endowment Policies of \$1,000,

With 10, 5-Year, and Annual Distribution Periods.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
\$61	\$108	\$155	\$194	\$233	\$276	\$321	\$368	\$419	\$472	\$526	\$583	\$642	\$705	\$771	\$840	\$913
61	108	155	193	233	276	321	368	419	472	526	583	642	705	771	840	913
61	108	155	193	233	276	321	368	419	472	526	582	642	705	771	840	913
61	108	155	193	233	276	320	368	418	472	526	582	642	705	770	840	913
61	108	155	193	233	276	320	368	418	472	526	582	642	704	770	840	913
61	108	155	193	233	276	320	368	418	472	526	582	642	704	770	840	913
61	108	155	193	233	276	320	368	418	472	525	582	642	704	770	839	913
61	108	155	193	233	276	320	368	418	472	525	582	641	704	770	839	912
61	108	155	193	233	275	320	368	418	471	525	582	641	704	770	839	912
61	108	155	194	233	276	320	368	418	471	525	582	641	704	769	839	912
61	108	155	194	233	276	320	368	418	471	525	581	641	703	769	839	912
61	108	155	194	233	276	320	368	418	471	525	581	641	703	769	839	912
61	108	155	194	233	276	320	368	418	471	525	581	641	703	769	838	912
61	108	155	194	234	276	320	368	418	471	525	581	640	703	769	838	912
61	109	156	194	234	276	320	368	418	471	525	581	640	703	768	838	912
61	109	156	194	234	276	321	368	418	471	525	581	640	702	768	838	911
61	109	156	194	234	276	321	368	418	471	524	581	640	702	768	837	911
61	109	156	194	234	276	321	368	418	471	524	580	639	702	767	837	911
62	109	156	195	235	277	321	368	418	471	524	580	639	701	767	837	911
62	109	157	195	235	277	321	369	418	471	524	580	639	701	767	836	910
62	110	157	195	235	277	322	369	418	471	524	580	638	700	766	836	910
62	110	157	196	236	278	322	369	418	471	524	579	638	700	765	835	910
62	110	158	196	236	278	322	369	419	471	523	579	637	699	765	835	909
63	111	158	197	236	278	323	369	419	471	523	578	637	698	764	834	909
63	111	159	197	237	279	323	369	418	470	523	578	636	697	763	833	908
63	112	159	198	237	279	323	369	418	470	522	577	635	696	762	832	908
63	112	160	198	238	279	323	369	418	470	522	576	634	695	761	831	907
64	112	160	199	238	280	323	370	418	469	521	575	633	694	760	830	906
64	113	161	199	239	280	324	370	418	469	520	574	632	693	758	829	905
64	113	161	200	239	281	324	370	418	468	520	573	631	691	757	827	905
65	114	162	200	240	281	324	370	417	468	519	572	629	690	755	826	904
65	114	163	201	240	281	324	370	417	467	518	571	628	688	753	824	902
65	115	163	202	241	282	325	370	417	467	517	570	626	686	751	822	901
66	116	164	203	242	283	325	370	417	466	516	568	624	684	749	820	900

CASH VALUES.

Guaranteed on Life Premiums, 5 per cent 20-Year Gold Bond Policies of \$1,000 each, Provided there is no Loan upon the Policy. 20-Year Distribution Period.

Age at Issue	AT THE END OF													
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
21	\$13	\$27	\$43	\$56	\$69	\$85	\$99	\$115	\$131	\$146	\$164	\$181	\$202	\$312
22	13	27	44	59	73	87	103	120	136	153	170	189	210	324
23	14	29	47	61	76	91	107	124	141	158	176	196	218	335
24	14	30	48	63	78	94	111	128	146	164	183	204	226	347
25	14	31	50	65	81	98	115	133	150	170	189	210	232	359
26	16	33	52	68	84	102	119	138	157	176	197	218	241	372
27	16	34	55	70	87	106	124	144	163	184	205	227	251	386
28	17	35	56	74	91	110	129	149	170	191	213	236	260	401
29	18	37	59	77	94	114	134	155	176	197	221	244	269	415
30	18	38	60	80	98	117	138	161	181	205	228	253	279	428
31	20	39	63	82	102	123	145	167	189	213	238	262	290	444
32	20	42	65	86	106	128	150	174	197	221	247	273	301	461
33	21	43	69	90	111	133	157	180	205	230	256	283	312	476
34	22	44	72	93	115	138	162	188	213	238	265	294	324	492
35	22	46	74	97	119	144	167	194	219	247	274	304	334	508
36	23	48	77	100	123	149	174	201	227	254	283	315	346	523
37	23	50	80	103	128	154	180	207	235	264	294	324	356	538
38	25	52	82	107	132	159	187	215	243	273	303	334	368	553
39	26	53	85	111	137	164	193	222	251	281	312	345	378	569
40	27	55	89	115	141	170	198	230	258	290	322	355	390	583
41	27	57	91	119	146	176	206	238	268	299	331	365	402	599
42	29	60	95	124	151	183	213	245	277	308	342	377	414	613
43	30	61	98	128	157	188	221	253	284	318	352	388	425	629
44	31	64	102	132	162	194	227	261	294	328	363	399	437	645
45	33	67	106	137	167	201	234	269	303	337	373	410	448	660
46	34	69	110	141	174	207	241	277	311	347	384	420	459	675
47	35	72	112	146	179	214	249	286	320	356	394	432	471	689
48	37	73	116	151	184	221	256	294	329	367	405	444	483	705
49	38	76	120	155	191	227	264	301	338	376	415	454	495	719
50	39	78	124	161	196	234	271	311	347	385	424	465	506	733
51	40	81	128	166	201	240	278	318	356	395	435	476	518	746
52	42	84	132	170	207	247	286	326	365	405	445	487	529	761
53	43	86	136	176	214	254	294	335	375	414	455	497	540	774
54	44	89	140	180	219	261	301	343	384	424	466	508	551	788
55	46	91	144	185	226	268	309	352	393	433	475	518	562	801
56	48	94	148	190	232	275	316	359	400	441	483	526	570	815
57	50	97	152	195	238	282	323	366	407	449	491	534	578	829
58	52	100	156	200	244	289	330	373	414	457	499	541	589	843
59	54	103	160	205	250	296	337	380	421	463	505	543	599	857
60	56	106	164	210	256	303	344	387	428	470	511	549	605	871
61	58	109	168	215	262	310	351	394	435	477	517	555	611	885
62	60	112	172	220	268	317	358	399	442	484	523	561	617	899
63	62	115	176	225	274	324	365	406	449	491	531	567	623	913
64	64	118	180	230	280	331	372	413	456	497	537	573	629	927
65	66	121	184	235	286	338	379	419	462	503	543	579	635	941
66	68	124	188	240	292	345	386	426	469	509	549	585	641	955
67	70	127	192	245	298	352	393	433	476	517	557	593	647	969
68	72	130	196	250	304	359	400	440	483	523	563	599	653	983
69	74	133	200	255	310	366	407	447	489	529	569	605	659	997
70	76	136	204	260	316	373	414	454	496	537	577	613	665	1011
71	78	139	208	265	322	380	421	461	503	543	583	619	671	1025
72	80	142	212	270	328	387	428	468	509	549	589	625	677	1039
73	82	145	216	275	334	394	435	475	517	557	597	633	683	1053
74	84	148	220	280	340	401	442	481	523	563	603	639	689	1067
75	86	151	224	285	346	408	449	489	531	571	611	647	697	1081
76	88	154	228	290	352	415	456	497	539	579	619	655	705	1095
77	90	157	232	295	358	422	463	503	545	585	625	661	711	1109
78	92	160	236	300	364	429	470	511	553	593	633	669	717	1123
79	94	163	240	305	370	436	477	517	559	599	639	675	723	1137
80	96	166	244	310	376	443	484	524	566	606	646	683	729	1151
81	98	169	248	315	382	450	491	531	573	613	653	689	735	1165
82	100	172	252	320	388	457	498	538	580	620	660	697	741	1179
83	102	175	256	325	394	464	505	545	587	627	667	703	747	1193
84	104	178	260	330	400	471	512	552	594	633	673	709	753	1207
85	106	181	264	335	406	478	519	559	601	641	681	717	759	1221
86	108	184	268	340	412	485	526	566	608	648	688	723	765	1235
87	110	187	272	345	418	492	533	573	615	655	695	729	771	1249
88	112	190	276	350	424	499	540	580	622	662	702	737	777	1263
89	114	193	280	355	430	506	547	587	629	669	709	743	783	1277
90	116	196	284	360	436	513	554	594	636	676	716	751	789	1291
91	118	199	288	365	442	520	561	601	643	683	723	757	795	1305
92	120	202	292	370	448	527	568	608	649	689	729	763	801	1319
93	122	205	296	375	454	534	575	615	656	696	736	771	807	1333
94	124	208	300	380	460	541	582	622	663	703	743	777	813	1347
95	126	211	304	385	466	548	589	629	669	709	749	783	819	1361
96	128	214	308	390	472	555	596	635	676	716	756	791	825	1375
97	130	217	312	395	478	562	603	642	683	723	763	797	831	1389
98	132	220	316	400	484	569	610	649	690	730	770	803	837	1403
99	134	223	320	405	490	576	617	656	697	737	777	811	843	1417
100	136	226	324	410	496	583	624	663	704	744	784	817	849	1431

CASH VALUES.

Guaranteed on 20-Premiums Life 5 Per Cent 20-Year Gold Bond
Policies of \$1,000 Each. 20-Year Distribution Period.

AT THE END OF																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
1	\$43	\$65	\$85	\$124	\$153	\$183	\$215	\$249	\$281	\$312	\$346	\$381	\$416	\$622	\$855	\$724
2	43	67	87	127	155	188	219	254	286	318	354	389	425	636	667	739
3	44	68	89	129	159	192	224	260	292	325	360	397	435	649	681	753
4	46	70	102	132	162	196	230	265	298	333	368	405	444	662	696	769
5	47	72	103	134	166	200	234	270	304	339	376	412	453	675	710	783
6	47	73	106	137	168	204	239	277	311	346	384	422	462	689	724	796
7	48	74	108	140	172	207	244	282	317	354	392	431	471	702	739	809
8	50	76	110	144	176	213	249	288	324	360	399	438	480	716	753	823
9	51	78	112	146	180	217	254	295	331	369	408	449	492	732	769	837
10	52	80	115	149	184	222	260	300	338	376	416	458	501	746	783	851
11	54	81	117	153	188	227	266	308	346	385	425	468	512	762	796	864
12	54	84	120	157	192	231	271	315	352	393	435	478	523	778	809	877
13	55	85	123	159	197	236	278	321	360	401	444	488	534	793	823	890
14	56	87	125	163	201	241	283	328	368	410	453	499	545	809	837	903
15	57	89	128	167	205	247	288	334	376	418	462	508	555	823	851	916
16	59	90	131	170	209	252	295	341	382	425	471	517	565	838	864	929
17	60	93	134	174	213	257	300	347	390	433	479	526	576	852	877	942
18	61	94	137	177	218	262	307	355	398	442	488	536	586	867	890	955
19	63	97	140	180	222	268	313	361	405	450	497	545	596	881	903	967
20	64	98	142	184	227	273	318	368	412	458	506	555	607	895	916	979
21	65	100	145	188	231	278	325	375	420	467	515	565	616	910	929	990
22	67	103	149	192	236	283	330	381	427	474	523	573	626	923	942	1000
23	69	104	151	196	240	288	337	389	435	483	532	583	636	937	955	.....
24	70	107	154	200	245	294	343	395	442	491	540	592	646	951	967	.....
25	72	110	158	204	249	299	350	402	449	499	549	602	655	964	979	.....
26	73	112	161	207	254	305	355	410	457	506	557	611	666	979	990	.....
27	74	114	164	211	258	311	361	416	465	514	565	619	675	992	1000	.....
28	76	116	167	215	264	316	367	423	471	522	573	628	683	1000	.....	.....
29	78	119	170	219	268	321	373	428	478	529	581	636	692	.....	.....	.....
30	80	121	174	223	273	326	378	435	485	536	589	643	701	.....	.....	.....
31	81	123	176	227	277	330	384	441	491	543	596	651	707	.....	.....	.....
32	82	125	180	231	282	335	390	448	499	549	603	659	716	.....	.....	.....
33	84	128	183	235	286	341	395	453	504	556	609	666	723	.....	.....	.....
34	86	129	185	239	290	346	401	458	510	562	616	672	729	.....	.....	.....
35	87	132	189	243	295	351	406	465	515	568	622	677	736	.....	.....	.....

CASH VALUES.

Guaranteed on 20-Year Endowment 5-Per Cent 20-Year Gold
Bond Policies of \$1,000. 20-Year Distribution Period.

		AT THE END OF																
Age at Issue.		3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.		
21	80	145	213	264	318	376	436	496	551	599	642	679	712	739	760	777		
22	80	145	213	264	318	376	436	496	551	599	642	679	712	739	760	777		
23	80	145	213	264	318	376	436	496	551	599	642	679	712	739	760	777		
24	80	145	213	264	318	376	436	496	551	599	642	679	712	739	760	777		
25	80	145	213	264	318	376	436	496	551	599	642	679	712	739	760	777		
26	80	145	213	264	318	376	436	496	551	599	642	679	712	739	760	777		
27	80	145	213	264	318	376	436	496	551	599	642	679	712	739	760	777		
28	80	145	213	264	318	376	436	496	551	599	641	718	791	868	947	1000		
29	80	145	213	264	318	376	436	496	551	599	641	718	791	868	947	1000		
30	80	145	213	264	318	376	436	496	551	599	641	718	791	867	947	1000		
31	80	145	213	264	318	376	436	496	551	599	641	718	791	867	946	1000		
32	80	145	213	264	318	376	436	496	551	599	641	718	791	867	946	1000		
33	80	145	213	264	318	376	436	496	551	599	641	718	791	867	946	1000		
34	80	145	213	264	318	376	436	496	551	599	641	718	790	867	946	1000		
35	80	145	213	265	318	376	436	496	551	599	641	718	790	867	946	1000		
36	80	145	214	265	318	376	436	496	551	599	641	718	790	865	945	1000		
37	80	145	214	265	318	376	437	497	551	599	641	718	790	865	945	1000		
38	80	146	214	265	318	376	437	497	551	599	641	718	790	865	945	1000		
39	80	146	214	265	320	377	437	497	551	599	641	716	790	865	944	1000		
40	81	146	214	266	320	377	437	497	551	599	641	716	789	864	944	1000		
41	81	146	215	266	320	377	437	497	551	599	641	716	788	864	942	1000		
42	81	147	215	266	321	378	438	498	552	599	641	716	788	863	942	1000		
43	81	147	217	268	321	378	438	498	552	599	641	715	787	863	941	1000		
44	81	147	217	268	322	378	438	498	552	599	641	715	787	861	941	1000		
45	82	149	217	269	322	380	440	502	559	639	699	715	789	861	940	1000		
46	82	149	218	269	322	380	440	502	559	639	699	714	788	860	938	1000		
47	82	149	218	270	324	380	440	502	559	639	699	714	784	859	937	1000		
48	82	150	219	270	324	381	440	502	559	639	699	713	783	857	936	1000		
49	84	150	219	271	325	381	441	502	559	638	698	713	782	856	934	1000		
50	84	151	221	271	325	381	441	502	559	638	698	711	780	855	932	1000		
51	84	151	222	273	326	382	441	504	559	637	697	710	779	852	930	1000		
52	85	153	222	273	326	382	441	504	558	637	697	709	778	851	928	1000		
53	85	153	223	274	328	384	442	504	558	636	696	707	776	848	925	1000		
54	85	154	224	275	329	384	442	504	558	636	696	706	774	847	923	1000		
55	86	155	226	277	329	385	442	504	558	634	694	705	773	844	920	1000		

CASH SURRENDER VALUES.

Granted on Joint Income Instalment Endowment Policies of
\$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
15	24	33	42	52	62	73	84	95	107	119	133	147	229	320	430	564
16	26	35	44	55	65	77	88	100	113	126	140	155	242	337	452	594
17	27	37	46	57	69	81	92	105	118	132	147	163	254	354	475	626
18	29	39	49	61	73	85	98	111	125	140	155	172	268	373	500	661
19	30	41	52	64	77	90	103	117	132	147	164	181	282	392	527	691
20	32	44	55	68	81	95	109	124	139	156	173	191	298	414	556	726
21	34	46	58	71	85	100	115	130	147	164	182	201	314	436	587	761
22	34	46	58	72	86	101	116	131	148	165	183	202	315	436	587	761
23	36	49	61	76	90	106	122	138	155	174	193	213	332	460	620	801
24	38	51	65	80	95	112	128	146	164	183	204	225	350	485	658	846
25	40	55	69	85	101	119	136	155	174	194	216	238	370	513	687	884
27	42	58	73	90	107	126	144	163	184	205	228	252	390	543	726	931
28	43	58	73	90	108	127	145	164	185	206	229	253	391	543	726	931
29	45	62	77	95	114	134	153	174	195	218	242	267	418	576	761	981
30	48	65	82	101	121	141	162	184	206	230	255	282	437	612	801	1031
32	51	70	87	108	128	151	172	195	219	244	271	299	468	653	851	1091
34	54	74	93	114	136	160	183	207	232	259	287	317	492	687	891	1141
35	55	74	93	115	137	160	183	207	233	260	288	317	492	687	891	1141
37	58	79	99	122	145	170	194	220	247	275	305	336	528	726	931	1191
39	62	84	105	129	154	180	206	233	262	292	324	357	559	761	981	1261
40	62	84	105	130	155	181	207	234	262	292	324	357	558	761	981	1261
42	66	89	112	138	164	192	219	248	278	310	344	380	599	801	1031	1341
44	70	95	119	147	174	204	233	264	296	331	367	406	645	851	1091	1421
45	70	96	119	147	175	204	234	264	296	331	367	406	644	851	1091	1421
47	75	102	127	156	186	218	249	282	316	353	392	434	687	901	1151	1511
51	80	108	136	167	198	232	266	301	338	378	421	466	726	941	1191	1571
51	80	109	136	167	199	232	266	301	338	377	420	465	726	941	1191	1571
54	85	116	145	178	212	249	284	322	363	406	453	503	761	981	1231	1621
58	91	124	155	191	228	267	306	347	392	439	491	547	801	1031	1281	1671
68	91	124	155	191	227	267	305	346	390	438	489	546	801	1031	1281	1671
62	98	133	167	206	245	287	330	375	424	477	534	598	851	1081	1331	1721
67	106	144	180	222	265	312	358	409	463	523	589	658	901	1131	1381	1771
67	106	144	180	221	264	311	357	407	461	521	588	657	901	1131	1381	1771
72	114	155	195	241	288	339	391	447	509	577	646	726	961	1191	1441	1821
79	124	169	218	269	316	373	431	496	567	643	726	816	1051	1281	1531	1871

CASH VALUES*

Guaranteed on Ordinary Life (Participating and Nonparticipating) Policies of \$1,000 Each.

AT THE END OF

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	85 60	815 53	826 71	836 22	847 05	858 26	869 52	881 27
21	6 23	16 39	28 92	37 79	46 01	54 31	62 55	71 27
22	6 74	17 27	28 18	39 44	51 04	63 05	75 41	88 28
23	7 30	18 24	29 50	41 16	53 21	65 00	78 40	91 21
24	7 87	19 20	30 87	42 94	55 42	68 26	81 53	95 25
25	8 47	20 22	32 31	44 82	57 74	71 04	84 77	98 98
26	9 09	21 27	33 83	46 78	60 16	73 93	88 15	102 88
27	9 75	22 37	35 41	48 81	62 89	76 98	91 59	106 83
28	10 45	23 53	37 03	50 97	65 83	80 12	95 68	111 12
29	11 15	24 71	38 73	53 17	68 07	83 40	99 32	115 82
30	11 90	25 97	40 51	55 51	70 34	86 84	103 21	120 08
31	12 07	27 31	42 32	57 93	73 04	90 41	107 88	124 98
32	13 46	28 07	44 31	60 45	77 05	94 44	111 72	129 88
33	14 32	30 07	46 32	63 05	80 28	97 99	116 23	135 01
34	15 21	31 58	48 47	65 80	83 58	102 04	120 95	140 48
35	16 10	33 14	50 65	68 55	87 19	106 25	125 86	146 05
36	17 06	34 72	52 90	71 50	90 86	110 63	130 95	151 88
37	18 04	36 40	55 29	74 74	94 69	115 19	136 86	157 88
38	19 06	38 16	57 79	77 96	98 66	119 93	141 75	164 11
39	20 08	39 93	60 35	81 29	102 78	124 87	147 48	170 59
40	21 21	41 86	63 08	84 79	107 11	129 06	153 81	177 41
41	22 37	43 81	65 85	88 38	111 54	133 21	159 84	184 01
42	23 50	45 84	68 68	92 12	116 09	140 57	165 50	190 93
43	24 73	47 90	71 68	95 94	121 24	148 05	171 80	198 06
44	25 96	50 05	74 68	99 86	125 47	151 63	178 20	205 38
45	27 21	52 23	77 77	103 80	130 34	157 30	184 73	212 88
46	28 47	54 38	80 85	107 75	135 18	163 04	191 32	220 20
47	29 69	56 57	83 98	111 81	140 11	168 86	198 01	227 88
48	30 91	58 78	87 06	115 89	145 07	174 72	204 76	235 51
49	32 00	60 88	90 17	119 92	150 01	180 64	211 58	242 91
50	33 13	63 07	93 37	124 05	155 34	186 63	218 37	250 60
51	34 27	65 14	96 48	128 32	160 37	192 71	225 34	258 85
52	35 33	67 29	99 69	132 35	165 39	198 79	232 45	266 44
53	36 39	69 58	103 81	136 53	170 58	204 90	239 51	274 44
54	37 40	71 55	108 01	140 72	175 72	211 63	246 80	282 48
55	38 32	73 55	109 08	144 87	180 91	217 23	253 70	290 59
56	39 28	75 62	112 27	149 09	186 11	223 37	260 82	298 88
57	40 16	77 60	115 32	153 15	191 27	228 49	267 89	306 88
58	40 92	79 50	118 31	157 20	196 39	233 62	274 92	314 88
59	41 54	81 87	121 28	161 33	201 41	241 57	281 84	323 88
60	42 25	83 15	124 17	165 25	206 32	247 40	288 64	330 16
61	42 71	84 92	126 83	169 05	211 09	253 19	295 31	337 88
62	43 23	86 56	129 67	172 70	215 69	258 71	301 78	345 88
63	43 65	88 04	132 23	176 26	220 21	264 11	308 07	352 88
64	43 85	89 26	134 52	179 56	224 45	269 15	314 21	359 88
65	43 99	90 40	136 72	182 69	228 38	274 18	320 37	367 48

*Cash Value end of the 10th year and annually thereafter to the entire American 3 per cent Reserve. See Index for Reserve tables.

CASH VALUES.

Issued on 20-Premiums Life (Participating and Nonparticipating)
Policies of \$1,000 Each.

AT THE END OF

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yr.	8 Yrs.	9 Yrs.	10 Yrs.
33 20	53 27	74 07	95 02	117 91	141 03	164 96	189 76
33 37	54 31	75 51	97 46	120 18	143 73	168 11	193 36
34 56	55 40	76 99	99 53	122 52	146 52	171 86	197 11
35 38	56 54	78 53	101 34	124 97	149 39	174 77	200 95
36 00	57 68	80 11	103 25	127 44	152 35	178 16	204 89
36 72	58 84	81 71	105 41	129 90	155 39	181 69	208 95
37 47	60 04	83 39	107 55	132 60	158 50	185 33	213 12
38 36	61 28	85 11	109 75	135 30	161 71	189 07	217 49
39 07	62 54	86 86	112 03	138 06	165 01	192 90	221 86
39 36	63 82	88 64	114 32	140 90	168 38	196 84	226 31
40 71	65 15	90 48	116 71	143 93	171 85	200 88	230 94
41 54	66 53	92 88	119 13	146 80	175 41	205 03	235 67
42 37	67 91	94 29	121 61	149 38	179 05	209 26	240 56
43 39	69 33	96 28	124 16	152 98	182 77	213 60	245 49
44 15	70 76	98 31	126 75	156 17	186 58	218 04	250 56
45 16	72 23	100 38	129 41	159 46	190 50	222 66	255 76
45 98	73 77	102 47	132 14	162 80	194 49	227 24	261 10
46 30	75 39	104 52	134 96	166 24	198 58	231 99	266 51
47 87	76 89	106 65	137 80	169 74	202 74	236 82	272 01
48 61	78 48	109 11	140 71	173 32	207 03	241 74	277 66
49 31	80 15	111 40	143 68	177 01	211 34	246 72	283 25
50 82	81 79	113 78	146 69	180 69	215 71	251 74	288 90
51 28	83 49	116 12	149 77	185 91	220 09	256 98	294 58
52 61	85 18	118 55	152 85	188 15	224 43	261 80	300 36
53 78	86 86	120 89	155 91	191 35	228 84	266 81	306 91
54 75	88 56	123 28	158 93	195 57	233 17	271 99	311 53
55 74	90 20	125 62	161 89	199 20	237 44	276 70	317 06
56 61	91 79	127 35	164 85	202 78	241 66	281 86	322 53
57 48	93 37	130 07	167 76	206 27	245 86	286 83	327 97
58 18	94 79	132 20	170 51	209 74	249 85	290 98	333 19
58 69	96 23	134 33	173 26	213 08	253 88	295 57	338 37
59 58	97 53	136 34	175 94	216 40	257 78	300 06	343 43
60 14	98 82	138 27	178 54	219 59	261 57	304 44	348 37
60 69	100 05	140 19	181 07	222 75	265 27	308 69	353 19
61 17	101 26	142 05	183 51	225 75	268 84	312 83	357 85
61 62	102 30	143 72	186 36	228 70	272 37	316 84	362 37
61 88	103 34	145 46	188 17	231 55	275 71	320 69	366 70
62 14	104 28	147 02	190 29	234 37	278 91	324 37	370 84
62 22	105 12	148 43	192 49	236 88	282 02	327 87	374 95
62 41	105 91	149 69	194 35	239 30	284 85	331 13	378 40
62 48	106 60	151 18	196 17	241 56	287 49	334 16	381 99
62 58	107 23	152 30	197 80	243 62	289 98	336 92	384 84
62 64	107 75	153 40	199 28	245 46	292 15	339 42	387 69
62 66	108 12	154 34	200 67	247 24	294 18	341 66	390 39
62 65	108 38	155 10	201 89	248 90	296 80	343 81	392 84
25	108 48	155 78	202 88	250 03	297 62	345 93	395 58

Value at end of the 10th year and annually thereafter is the entire 3 per cent Reserve. See Index for Reserve Tables.

*Cash Values Guaranteed on 20-Year Endowment (Participating and Nonparticipating) Policies for \$1,000 each.

AT THE END OF								
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	88 13	128 88	171 34	215 28	260 55	308 14	357 10	406 10
21	87 99	128 83	171 22	215 18	260 74	308 04	357 11	406 10
22	87 91	128 66	171 05	215 03	260 82	307 95	357 02	406 10
23	87 66	128 55	170 93	214 91	260 55	307 86	356 96	406 10
24	87 46	128 52	170 79	214 79	260 44	307 77	356 88	406 10
25	87 31	128 24	170 65	214 66	260 34	307 68	356 80	406 10
26	87 11	128 05	170 52	214 52	260 23	307 58	356 72	406 10
27	86 91	127 88	170 38	214 40	260 12	307 49	356 65	406 10
28	86 75	127 72	170 23	214 30	260 01	307 40	356 57	406 10
29	86 53	127 54	170 07	214 17	259 90	307 32	356 51	406 10
30	86 31	127 34	169 91	214 04	259 79	307 23	356 44	406 10
31	86 09	127 18	169 75	213 90	259 69	307 14	356 38	406 10
32	85 87	127 01	169 61	213 80	259 60	307 07	356 32	406 10
33	85 68	126 83	169 46	213 68	259 51	307 00	356 28	406 10
34	85 44	126 64	169 36	213 57	259 43	306 93	356 27	406 10
35	85 21	126 48	169 21	213 46	259 37	306 94	356 27	406 10
36	84 98	126 28	169 06	213 37	259 32	306 93	356 30	406 10
37	84 75	126 11	168 95	213 36	259 32	306 97	356 36	406 10
38	84 53	125 98	168 89	213 33	259 35	307 03	356 45	406 10
39	84 28	125 82	168 81	213 32	259 40	307 16	356 66	406 10
40	84 09	125 74	168 78	213 36	259 53	307 30	356 74	406 10
41	83 86	125 62	168 81	213 42	259 45	307 46	356 90	406 10
42	83 67	125 55	168 79	213 54	259 78	307 62	357 07	406 10
43	83 51	125 46	168 87	213 65	259 94	307 79	357 22	406 10
44	83 69	125 41	168 88	213 78	260 07	307 93	357 36	406 10
45	83 18	125 37	168 94	213 86	260 23	308 07	357 49	406 10
46	82 98	125 31	168 97	213 93	260 33	308 18	357 57	406 10
47	82 71	125 21	168 94	214 01	260 41	308 27	357 65	406 10
48	82 44	125 09	168 90	214 06	260 46	308 33	357 68	406 10
49	82 19	124 91	168 85	214 08	260 54	308 36	357 79	406 10
50	81 76	124 75	168 82	214 05	260 55	308 43	357 79	406 10
51	81 47	124 54	168 75	214 08	260 63	308 48	357 71	406 10
52	81 08	124 36	168 67	214 10	260 66	308 52	357 72	406 10
53	80 73	124 17	168 65	214 15	260 76	308 58	357 74	406 10
54	80 32	124 01	168 62	214 18	260 82	308 64	357 76	406 10
55	79 91	123 80	168 58	214 25	260 94	308 73	357 80	406 10
56	79 56	123 65	168 60	214 39	261 10	308 89	357 86	406 10
57	79 15	123 50	168 61	214 48	261 23	308 99	357 91	406 10
58	78 71	123 31	168 60	214 63	261 45	309 18	357 94	406 10
59	78 22	123 17	168 69	214 80	261 51	309 30	357 98	406 10
60	77 66	123 03	168 72	214 96	261 76	309 32	357 85	406 10
61	77 36	122 94	168 75	215 00	261 89	309 38	357 70	406 10
62	76 94	122 82	168 84	215 18	261 96	309 34	357 49	406 10
63	76 52	122 66	168 90	215 33	262 10	309 32	357 25	406 10

*Cash value end of the 10th year and annually thereafter is the entire American S. per cent reserve. See index for Reserve table.

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	18 Years.
\$12	\$17	\$23	\$29	\$36	\$43	\$51	\$60	\$118	\$160
12	18	24	30	37	44	52	62	120	165
13	19	25	31	38	46	55	64	124	171
14	20	26	32	39	48	57	66	128	177
15	21	27	34	41	50	59	68	132	183
16	22	28	36	43	52	61	70	137	189
16	23	29	37	45	54	63	73	142	195
16	24	30	38	47	56	65	75	147	202
17	25	31	40	49	58	66	79	153	208
18	26	33	42	51	61	72	83	157	216
19	27	35	44	54	64	75	86	163	223
20	28	36	45	56	66	78	90	168	230
21	29	37	47	58	69	81	94	174	238
22	30	39	49	60	72	84	98	180	246
23	31	41	51	62	75	87	102	186	254
24	33	43	53	65	78	91	106	192	263
25	34	45	55	68	81	95	110	198	271
26	35	47	58	71	85	99	115	206	280
27	37	49	61	74	89	103	120	213	289
28	39	51	64	78	93	108	125	221	298
30	41	54	67	82	97	113	130	229	307
31	43	56	70	86	101	118	136	239	317
32	45	59	73	90	106	123	142	249	328
34	47	62	76	94	110	128	148	259	339
36	49	65	80	98	115	134	154	269	350
38	52	68	84	102	120	140	160	279	361
39	54	70	87	106	124	145	166	286	370
40	56	73	90	110	129	150	172	294	379
42	58	76	94	114	134	155	178	302	389
44	60	79	98	118	139	161	184	311	399
46	63	82	102	123	144	167	190	320	409
47	65	85	105	127	148	172	196	329	419
49	67	88	108	131	153	177	202	338	429
51	69	91	112	135	158	182	208	347	439
53	72	94	116	139	163	188	214	356	449
55	75	97	120	144	168	194	220	365	460
56	77	100	123	148	173	200	226	374	471
58	79	103	127	152	178	206	232	383	482
60	82	106	131	156	183	212	239	392	493
62	85	109	135	161	188	218	247	401	504
64	88	113	139	166	194	224	255	410	515

Loan Value.—The company will loan 90 per cent of the Cash Value.

CASH VALUES.

Age at Issue.	Guaranteed on 20-Premiums Life Policies of \$1,000 At the End of								Guaranteed on 20-Year Endowment Policies of \$1,000 At the End of							
	3 Years.	5 Years.	7 Years.	8 Years.	10 Years.	12 Years.	15 Years.	18 Years.	3 Years.	5 Years.	7 Years.	8 Years.	10 Years.	12 Years.	15 Years.	18 Years.
20	\$34	\$61	\$91	\$107	\$143	\$182	\$253	\$343	\$78	\$139	\$208	\$246	\$329	\$421	\$589	\$789
21	35	62	93	109	146	186	258	350	78	139	208	246	329	421	589	789
22	36	63	95	111	149	190	263	357	78	139	208	246	329	421	589	789
23	37	65	97	114	152	194	268	365	78	139	208	246	329	421	589	789
24	38	67	99	117	155	198	274	373	78	139	208	246	329	421	589	789
25	39	69	102	120	159	203	280	381	78	139	208	246	329	421	589	789
26	39	70	104	122	162	207	286	389	78	139	208	246	329	421	589	789
27	40	71	106	124	165	211	292	397	78	139	208	246	329	421	589	789
28	41	72	108	127	168	215	298	405	78	139	208	246	329	421	587	789
29	42	74	110	130	172	220	305	414	78	139	208	246	329	421	587	789
30	43	76	113	133	176	225	312	423	78	139	207	245	326	419	586	789
31	44	77	115	136	180	230	318	432	78	139	207	245	326	419	586	789
32	45	78	117	139	184	235	324	441	78	139	207	245	326	419	586	789
33	46	80	119	142	188	240	331	450	78	139	207	245	326	419	585	789
34	47	82	122	145	192	245	338	459	78	139	207	245	326	419	585	789
35	48	84	125	148	196	250	345	468	78	139	207	244	326	418	584	789
36	49	86	128	151	200	255	352	477	78	139	207	244	326	418	584	789
37	50	88	131	154	204	260	359	486	78	139	207	244	326	418	584	789
38	51	90	134	157	208	265	366	495	78	139	207	244	326	417	583	789
39	52	92	137	161	213	271	373	505	78	139	207	244	326	417	583	789
40	54	95	141	165	218	277	381	515	78	139	207	244	325	416	582	789
41	55	97	143	168	222	282	388	524	78	139	207	244	325	416	582	789
42	56	99	146	171	226	287	395	533	78	139	207	244	325	416	581	789
43	57	101	149	174	230	292	402	542	78	139	207	244	325	415	580	789
44	58	103	152	177	234	297	409	552	78	139	207	244	325	415	579	789
45	60	105	155	181	239	303	416	562	79	139	207	244	324	414	578	789
46	61	107	158	184	243	308	422	570	79	139	207	244	324	414	577	789
47	62	109	161	187	247	313	428	578	79	139	207	244	324	414	576	789
48	63	111	164	191	251	318	434	587	79	139	207	244	324	413	575	789
49	64	113	167	195	256	323	441	596	79	139	207	244	324	412	574	789
50	65	116	170	199	261	328	448	605	80	140	208	244	323	411	572	789
51	66	118	172	202	264	332	453	612	80	140	208	244	323	410	571	789
52	67	120	175	205	267	336	458	619	80	140	208	244	323	409	570	789
53	69	122	178	208	271	340	464	627	81	141	208	244	322	408	568	789
54	71	124	181	211	275	344	470	635	81	141	208	244	322	407	566	789
55	73	127	184	215	279	349	476	643	82	142	209	244	321	406	564	789

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 each.

AT THE END OF

6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	25 Years.	30 Years.
34	34	54	64	74	85	96	108	120	132	145	158	171	185	199	268	346
36	46	56	67	78	89	100	112	125	137	150	164	177	192	206	278	358
38	48	58	69	81	92	104	117	129	149	156	170	184	199	214	288	369
39	50	61	72	84	96	109	121	135	148	162	176	191	206	222	298	381
41	52	64	75	88	100	113	126	140	154	168	183	198	214	230	309	394
43	54	66	79	91	104	118	131	145	160	175	190	206	222	239	319	406
45	57	69	82	95	108	122	136	151	166	182	197	214	230	247	330	419
47	59	72	85	99	113	127	142	157	173	189	205	222	239	256	342	431
49	62	75	89	103	117	132	148	163	179	196	213	230	248	266	353	444
51	65	79	93	107	122	138	153	170	186	203	221	239	257	276	365	457
54	68	82	97	112	127	143	160	176	194	211	229	248	266	285	376	470
56	71	85	101	116	132	149	166	183	201	219	238	257	276	296	388	483
59	74	89	105	121	138	155	173	191	209	228	247	266	286	306	400	496
61	77	93	109	126	144	161	179	198	217	236	256	276	296	316	413	509
64	80	97	114	131	149	168	186	206	225	245	265	285	306	327	425	522
67	84	101	119	137	155	174	194	213	233	254	274	295	317	338	437	535
70	87	105	124	142	162	181	201	221	242	263	284	306	327	349	450	548
73	91	110	129	148	168	188	209	230	251	272	294	316	338	360	462	561
76	95	115	134	154	175	196	217	238	260	282	304	326	349	372	475	574
80	99	119	140	160	182	203	225	247	269	291	314	337	360	383	488	586
83	104	124	145	167	188	211	233	255	278	301	324	348	371	394	500	599
87	108	129	151	173	196	218	241	264	288	311	335	358	382	406	512	611
91	113	135	157	180	203	226	249	273	297	321	345	369	393	418	525	623
95	117	140	163	186	210	234	258	282	307	331	356	380	405	429	537	634
99	122	145	169	193	217	242	267	291	316	341	366	391	416	441	549	646
103	126	151	174	200	225	250	275	300	326	351	377	402	427	452	561	658
107	131	156	181	207	232	258	284	310	336	361	387	413	438	464	572	669
111	136	162	188	214	240	266	293	319	345	371	398	424	450	475	583	681
115	141	168	194	221	248	275	301	328	355	382	408	434	461	486	595	693
119	146	173	201	228	255	283	310	337	365	392	418	445	471	498	606	705
123	151	179	207	235	263	291	319	347	374	402	429	456	482	508	617	...
128	156	185	214	242	271	299	328	356	384	412	439	466	493	519	629	...
132	161	191	220	250	279	308	337	365	393	421	449	476	503	530	640	...
136	167	197	227	257	287	316	345	374	403	431	459	486	513	540	652	...
141	172	203	233	264	294	324	354	383	412	440	468	496	523	551	664	...
145	177	209	240	271	302	333	363	392	421	450	478	506	534	561	...	...
150	183	215	247	279	310	341	371	401	430	459	487	516	544	572	...	...
155	188	221	254	286	317	349	379	409	439	468	497	526	554	583	...	...
159	193	227	260	293	325	356	387	418	447	477	506	536	565	595	...	...
164	199	233	267	300	332	364	395	426	456	486	516	546	576	607	...	...

SH VALUES GUARANTEED ON 20-PREMIUM LIFE POLICIES OF \$1,000 EACH.

AT THE END OF

5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	25 Years.	30 Years.
\$62	\$82	\$102	\$123	\$145	\$167	\$190	\$215	\$240	\$266	\$293	\$320	\$349	\$379	\$410	\$442	\$485	\$530
63	83	104	125	147	170	194	219	244	271	298	326	356	386	418	451	495	540
65	85	106	128	150	174	198	223	249	276	304	332	362	393	426	459	504	549
66	87	108	130	153	177	202	227	254	281	309	339	369	401	434	467	512	557
67	88	110	133	156	180	206	232	259	286	315	345	376	408	442	476	521	566
69	90	113	136	159	184	210	236	264	292	321	352	384	416	450	485	530	575
70	92	115	138	163	188	214	241	269	298	328	359	391	424	459	495	540	585
72	94	117	141	166	192	218	246	274	304	334	366	399	432	468	504	550	595
73	96	120	144	169	195	223	251	280	310	341	373	406	441	477	514	560	605
75	98	122	147	173	199	227	256	285	316	347	380	414	449	486	524	570	615
77	100	125	150	176	204	232	261	291	322	354	388	422	458	495	534	580	625
78	103	128	153	180	208	236	266	297	329	361	395	431	467	505	544	590	635
80	105	130	157	184	212	241	272	303	335	369	403	439	476	515	555	601	646
82	107	133	160	188	217	246	277	309	342	376	411	448	486	525	566	612	657
84	109	136	163	192	221	251	283	315	349	384	419	457	495	535	576	622	667
86	112	139	167	196	226	257	289	322	356	391	428	466	505	545	587	633	678
88	114	142	171	200	231	262	295	328	363	399	436	475	514	556	598	645	690
90	117	145	174	204	235	268	301	335	370	407	445	484	524	566	609	656	701
92	120	148	178	209	240	274	307	342	378	415	453	493	534	577	621	668	713
94	122	152	182	213	245	279	313	348	385	423	462	502	544	587	632	679	724
96	125	155	186	218	251	284	319	355	393	431	470	511	554	598	643	690	735
98	128	158	190	222	256	290	326	362	400	439	479	521	564	609	655	712	757
101	131	162	194	227	261	296	332	369	407	447	488	530	574	619	666	723	768
103	134	165	198	232	266	302	338	376	415	455	496	539	584	630	678	734	779
105	137	169	202	236	272	308	345	383	422	463	505	548	593	640	689	745	790
108	140	173	206	241	277	313	351	390	430	471	513	557	603	651	700	755	800
110	143	176	211	246	282	319	357	397	437	479	522	566	613	661	712	766	811
113	146	180	215	250	287	325	363	403	444	486	530	575	622	671	723	776	821
115	149	183	219	255	292	330	369	410	451	494	538	584	631	681	734	786	831
117	152	187	223	260	297	336	375	416	458	501	546	592	641	691	745	796	841
120	155	190	227	264	302	341	381	422	465	508	553	600	649	701	755	806	851
122	158	194	231	268	307	346	387	428	471	515	561	608	658	710	766	816	861
124	160	197	234	273	312	351	392	434	477	522	568	616	666	720	776	824	869
127	163	200	238	277	316	356	398	440	483	528	575	623	674	728	786	834	879
129	166	204	242	281	321	361	403	445	489	534	581	630	682	737	796	842	886
131	169	207	246	285	325	366	407	450	494	540	587	637	689	745	806	851	895
134	172	210	249	289	329	370	412	455	499	545	593	643	696	753	815	860	904
136	174	213	252	292	333	374	416	460	504	550	598	648	702	760	824	869	913
138	177	216	256	296	337	378	420	464	508	554	602	653	708	768	834	879	923
140	180	219	259	300	340	382	424	467	512	558	607	658	714	775	842	886	929
142	182	222	262	303	344	385	427	471	515	561	610	662	719	781	851	895	938
145	185	225	265	306	347	388	430	474	518	564	613	666	724	787	860	904	947
147	187	228	268	309	350	391	433	477	520	567	616	669	728	793	869	913	956

PENN. MUTUAL LIFE INSURANCE COMPANY.

CASH VALUES OR LOANS.

Guaranteed on Ordinary Life Policies of \$1,000 Each, Issued 1896. No
Loans Granted for Less than \$50 and Only in Multiples of \$5.

Age at Issue.		AT THE END OF																30 Years.	35 Years.	40 Years.
		3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.			
21	7 92	14 34	21 00	27 90	35 05	42 46	49 46	56 18	62 08	103 28	155 14	218 08	287 38	359 12	432 38	506 12	580 38	654 12	728 38	802 12
22	8 05	15 39	22 33	29 52	36 97	44 44	51 44	58 15	64 05	107 01	162 16	227 38	297 38	369 12	442 38	516 12	590 38	664 12	738 38	812 12
23	8 55	16 45	23 72	31 21	38 98	46 46	53 46	60 15	66 05	111 98	168 33	233 38	303 38	375 12	448 38	522 12	596 38	670 12	744 38	818 12
24	10 34	17 02	25 17	32 98	41 07	48 46	56 46	63 15	69 05	117 19	177 20	242 38	312 38	385 12	458 38	532 12	606 38	680 12	754 38	828 12
25	11 23	18 32	26 09	34 33	43 27	50 00	57 99	64 05	70 42	122 67	185 17	250 38	320 38	393 12	466 38	540 12	614 38	688 12	762 38	836 12
26	12 15	20 07	28 27	36 76	45 56	52 06	59 06	65 10	71 88	128 43	193 38	260 38	330 38	403 12	476 38	550 12	624 38	698 12	772 38	846 12
27	13 10	21 37	29 93	38 78	47 98	54 45	61 45	67 31	73 52	134 51	201 38	270 38	340 38	413 12	486 38	560 12	634 38	708 12	782 38	856 12
28	14 12	22 74	31 05	40 30	49 50	56 40	63 40	69 08	75 38	147 90	216 38	286 38	356 38	429 12	502 38	576 12	650 38	724 12	798 38	872 12
29	15 17	24 17	33 48	43 13	53 13	60 49	67 49	73 24	79 38	147 58	219 38	290 38	360 38	433 12	506 38	580 12	654 38	728 12	802 38	876 12
30	16 28	25 07	35 40	45 48	55 93	63 78	70 78	76 04	82 04	154 52	228 46	305 38	375 38	448 12	521 38	595 12	669 38	743 12	817 38	891 12
31	17 45	27 26	37 43	47 96	58 89	67 21	74 21	80 04	86 15	161 70	237 73	315 38	385 38	458 12	531 38	605 12	679 38	753 12	827 38	901 12
32	18 03	28 34	39 57	50 59	62 01	73 37	80 37	86 17	92 08	169 05	247 19	325 38	395 38	468 12	541 38	615 12	689 38	763 12	837 38	911 12
33	19 08	30 72	41 84	53 37	65 33	77 75	84 75	90 03	96 15	176 67	255 22	333 38	403 38	476 12	549 38	623 12	697 38	771 12	845 38	919 12
34	21 32	32 61	44 25	56 33	68 87	81 87	93 87	99 05	105 28	184 34	264 38	342 38	412 38	485 12	558 38	632 12	706 38	780 12	854 38	928 12
35	22 55	34 61	46 81	59 48	72 62	86 24	100 31	114 78	130 24	192 24	273 97	350 38	428 38	506 12	584 38	662 12	740 38	818 12	896 38	974 12
36	24 42	36 75	49 55	63 83	78 59	93 81	109 45	126 46	144 46	206 20	283 29	372 38	450 38	528 12	606 38	684 12	762 38	840 12	918 38	996 12
37	26 09	38 03	52 46	67 38	83 75	99 55	117 73	136 25	156 25	208 48	292 38	382 38	460 38	538 12	616 38	694 12	772 38	850 12	928 38	1006 12
38	27 37	41 40	56 54	72 09	88 05	105 41	124 21	143 14	163 14	216 81	301 95	392 38	470 38	548 12	626 38	704 12	782 38	860 12	938 38	1016 12
39	29 75	44 03	59 76	75 91	92 46	109 35	127 58	146 12	165 78	224 75	312 43	402 38	480 38	558 12	636 38	714 12	792 38	870 12	948 38	1026 12
40	31 30	46 71	62 06	77 81	93 91	110 34	127 10	144 18	162 45	232 45	323 09	417 24	506 38	596 12	686 38	776 12	866 38	956 12	1046 38	1136 12
41	33 38	49 13	65 40	81 71	98 97	115 36	132 67	150 29	168 46	240 30	335 17	428 12	517 38	606 12	696 38	786 12	876 38	966 12	1056 38	1146 12
42	35 36	52 16	68 60	85 60	102 83	120 39	138 28	156 43	174 73	247 73	346 24	439 10	528 38	617 12	706 38	796 12	886 38	976 12	1066 38	1156 12
43	38 02	54 32	71 97	89 46	107 29	125 43	143 87	162 59	181 94	256 94	356 10	449 40	538 38	627 12	716 38	806 12	896 38	986 12	1076 38	1166 12
44	40 08	57 45	75 22	93 33	111 75	130 49	149 50	168 78	188 30	264 86	365 53	459 08	548 38	637 12	726 38	816 12	906 38	996 12	1086 38	1176 12
45	42 03	60 09	78 50	97 23	116 27	135 80	155 19	175 05	194 41	274 54	374 39	469 38	558 38	647 12	736 38	826 12	916 38	1006 38	1096 38	1186 12
46	44 04	62 76	81 52	101 18	120 55	140 73	160 98	181 41	201 91	283 79	383 12	480 38	570 38	660 12	750 38	840 12	930 38	1020 38	1110 38	1200 12
47	46 10	65 50	85 22	105 24	125 52	146 09	166 82	187 91	208 21	292 21	394 64	490 38	580 38	670 12	760 38	850 12	940 38	1030 38	1120 38	1210 12
48	48 23	68 32	88 70	108 37	128 32	151 51	172 92	193 83	214 10	302 10	404 18	499 38	589 38	679 12	769 38	859 12	949 38	1039 38	1129 38	1219 12
49	50 41	71 20	92 27	113 62	135 23	157 05	179 12	200 85	222 44	310 44	413 71	509 38	599 38	689 12	779 38	869 12	959 38	1049 38	1139 38	1229 12
50	52 05	74 14	96 93	117 97	140 24	162 74	185 45	208 00	230 38	318 87	423 24	519 13	605 38	691 12	777 38	863 12	949 38	1035 38	1121 38	1207 12
51	54 92	77 17	99 97	122 40	145 38	168 37	191 98	215 29	238 32	327 32	432 08	528 38	614 12	700 38	786 12	872 38	958 38	1044 38	1130 38	1216 12
52	57 28	80 27	103 50	126 96	150 67	174 53	198 50	222 52	246 35	335 41	441 51	538 12	624 38	710 12	796 38	882 12	968 38	1054 38	1140 38	1226 12
53	59 09	83 44	107 45	131 66	156 09	180 59	205 16	229 60	253 63	343 06	450 95	547 90	634 38	720 12	806 38	892 12	978 38	1064 38	1150 38	1236 12
54	62 17	86 74	111 53	136 51	161 60	186 74	211 89	236 55	261 19	352 19	459 59	556 74	643 12	729 38	815 12	901 38	987 38	1073 38	1159 38	1245 12
55	64 73	90 18	115 72	141 41	167 17	192 92	218 41	242 95	267 48	360 01	468 91	565 48	652 12	738 38	824 12	910 38	996 38	1082 38	1168 38	1254 12
56	67 39	93 02	119 96	146 37	172 78	199 15	225 12	249 35	273 58	368 53	477 48	574 12	660 38	746 12	832 38	918 38	1004 38	1090 38	1176 38	1262 12
57	70 13	97 15	124 26	151 87	178 43	205 39	231 21	255 80	280 37	376 81	486 62	583 49	669 12	755 38	841 12	927 38	1013 38	1099 38	1185 38	1271 12
58	72 37	100 71	128 55	156 35	184 04	211 04	237 33	262 96	288 34	384 81	494 95	592 00	678 38	764 12	850 38	936 38	1022 38	1108 38	1194 38	1280 12
59	75 61	104 24	132 82	161 29	189 60	216 82	243 48	269 73	295 19	392 51	503 17	601 31	687 38	773 12	859 38	945 38	1031 38	1117 38	1203 38	1289 12
60	78 31	107 73	137 04	166 17	195 08	222 61	249 93	275 22	300 16	400 16	511 31	610 63	696 38	782 12	868 38	954 38	1040 38	1126 38	1212 38	1298 12
61	81 02	111 21	141 23	171 01	200 35	227 72	255 10	281 69	307 76	407 76	520 19	617 38	703 12	789 38	875 12	961 38	1047 38	1133 38	1219 38	1305 12
62	83 70	114 08	145 38	175 78	205 09	233 54	260 53	287 16	313 29	413 29	526 16	623 38	709 12	795 38	881 12	967 38	1053 38	1139 38	1225 38	1311 12
63	86 37	118 08	149 84	180 50	209 83	238 63	266 68	293 87	320 10	420 10	533 71	630 38	716 12	802 38	888 12	974 38	1060 38	1146 38	1232 38	1318 12
64	89 01	121 44	153 51	185 20	214 55	243 71	272 08	300 29	328 13	428 13	541 86	638 38	724 12	810 38	896 38	982 38	1068 38	1154 38	1240 38	1326 12
65	91 60	124 77	157 54	189 74	219 27	248 78	278 19	306 91	335 44	435 44	549 49	646 38	732 12	818 38	904 38	990 38	1076 38	1162 38	1248 38	1334 12

PENNY MUTUAL LIFE INSURANCE COMPANY

Cash Values or Loans on 20-Premiums Life Policies for \$1,000 Each.

No Loans Granted for Less Than \$50 and Only in Multiples of \$5.

original policy.	NO. OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH:												
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
21	\$25 04	\$37 78	\$51 11	\$65 03	\$79 58	\$94 79	\$110 70	\$127 33	\$144 72	\$162 91	\$181 96	\$201 86	\$222 61
22	25 98	39 05	52 71	67 00	81 92	97 52	113 83	130 88	148 71	167 37	186 89	206 27	226 50
23	26 92	40 35	54 37	69 02	84 34	100 34	117 06	134 55	152 84	171 97	192 00	211 93	232 74
24	27 92	41 70	56 09	71 13	86 84	103 25	120 41	138 35	157 11	176 74	197 30	217 77	239 15
25	28 95	43 09	57 87	73 30	89 41	106 26	123 86	142 27	161 53	181 69	202 78	223 77	245 66
26	30 00	44 53	59 69	75 53	92 07	109 37	127 44	146 34	166 11	186 80	208 47	229 99	252 46
27	31 09	46 01	61 58	77 84	94 83	112 58	131 14	150 55	170 85	192 11	214 36	236 47	259 54
28	32 23	47 54	63 53	80 23	97 68	115 92	134 98	154 91	175 78	197 62	220 49	243 27	267 04
29	33 39	49 12	65 55	82 71	100 64	119 38	138 96	159 46	180 90	203 35	226 87	250 34	274 81
30	34 59	50 76	67 65	85 28	103 71	122 97	143 11	164 18	186 23	209 32	233 50	257 74	282 13
31	35 84	52 47	69 83	87 97	106 91	126 72	147 43	169 11	191 79	215 53	240 34	265 27	290 04
32	37 14	54 25	72 11	90 76	110 25	130 63	151 94	174 25	197 58	221 95	247 37	272 99	298 86
33	38 51	56 11	74 48	93 68	113 74	134 72	156 66	179 61	203 57	228 54	254 56	280 74	307 81
34	39 94	58 05	76 98	96 74	117 40	139 00	161 58	185 15	209 71	235 27	261 86	288 04	315 93
35	41 43	60 09	79 58	99 95	121 23	143 48	166 68	190 84	215 98	242 10	269 27	296 54	324 36
36	43 00	62 24	82 33	103 32	125 25	148 11	171 90	196 64	222 33	249 02	276 75	304 61	333 04
37	44 67	64 50	85 23	106 86	129 41	152 86	177 23	202 51	228 76	256 01	284 32	312 99	341 93
38	46 40	66 87	88 24	110 50	133 64	157 66	182 57	208 42	235 21	263 03	291 92	321 47	350 86
39	48 24	69 37	91 36	114 22	137 93	162 50	187 96	214 34	241 70	270 08	299 55	329 44	359 93
40	50 18	71 94	94 53	117 96	142 22	167 34	193 33	220 27	248 19	277 14	307 19	336 34	369 24
41	52 15	74 52	97 69	121 67	146 47	172 12	198 68	226 17	254 65	284 17	314 79	344 44	380 04
42	54 08	77 04	100 76	125 30	150 64	176 85	203 96	232 01	261 05	291 13	322 06	351 34	382 93
43	55 99	79 51	103 80	128 87	154 78	181 54	209 20	237 80	267 40	298 96	328 55	358 99	390 86
44	57 81	81 90	106 74	132 38	158 84	186 15	214 37	243 51	273 67	304 27	335 01	366 04	399 04
45	59 59	84 23	109 65	135 84	162 86	190 72	219 48	249 18	279 89	310 08	341 36	372 93	404 36
46	61 33	86 55	112 53	139 28	166 85	195 25	224 56	254 80	285 22	315 89	349 26	381 93	414 04
47	63 10	88 89	115 43	142 73	170 83	199 79	229 62	260 28	290 49	323 16	357 14	390 86	424 36
48	64 87	91 23	118 33	146 18	174 83	204 31	234 66	265 10	297 05	330 37	364 99	399 04	434 04
49	66 67	93 60	121 24	149 65	178 83	208 82	239 62	271 08	303 65	337 54	372 83	408 34	444 04
50	68 47	95 96	124 17	153 11	182 81	213 35	244 76	277 12	310 25	344 71	378 81	418 04	454 04
51	70 27	98 34	127 10	156 57	186 82	217 88	249 80	282 61	316 82	350 20	384 64	428 04	464 04
52	72 10	100 74	130 04	160 07	190 85	222 42	254 78	288 01	321 76	355 50	390 24	438 04	474 04
53	73 94	103 15	133 03	163 60	194 90	226 91	259 70	293 31	326 66	360 60	395 57	448 04	484 04
54	75 81	105 60	136 08	167 19	198 93	231 37	264 53	297 98	331 35	365 44	400 73	458 04	494 04
55	77 73	108 14	139 15	170 73	203 00	235 74	269 25	302 29	335 81	370 20	405 67	468 04	504 04
56	79 69	110 70	142 21	174 26	206 85	240 03	273 58	306 46	340 06	374 58	410 29	478 04	514 04
57	81 74	113 27	145 28	177 76	210 73	244 22	277 28	310 29	344 14	378 76	414 51	488 04	524 04
58	83 73	115 81	148 28	181 17	214 48	248 16	280 74	314 16	347 96	382 75	418 54	498 04	534 04
59	84 56	117 19	150 20	183 48	217 16	251 24	284 16	317 49	351 51	386 31	422 17	508 04	544 04
60	87 62	120 72	154 07	187 69	221 61	254 62	287 44	320 76	354 78	389 74	425 66	518 04	554 04

PENN MUTUAL LIFE INSURANCE COMPANY

Cash Values or Loans on 20-Premiums Life Policies for \$1,000 each
No loans granted for less than \$50, and only in multiples of \$5.

Age at Issue of Original Policy	NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.							Present Age.	Cash Values on Paid-up Policies per \$1,000.	Present Age.	Cash Values on Paid-up Life Policies
	14	15	16	17	18	19	20				
21	\$201 89	\$222 77	\$244 64	\$267 56	\$291 80	\$316 82	\$343 29				
22	207 33	228 75	251 14	274 70	299 37	325 25	352 42				
23	212 98	234 94	257 97	282 11	307 43	334 00	361 89				
24	218 82	241 37	265 00	289 79	315 79	343 07	371 67				
25	224 88	248 03	272 30	297 76	324 46	352 44	381 73	25	\$334 29	60	\$556 82
26	231 16	254 94	279 88	306 02	333 41	362 07	392 05	26	239 38	61	569 82
27	237 68	262 12	287 74	314 55	342 61	371 94	402 60	27	244 73	62	582 82
28	244 46	269 57	295 85	323 32	352 03	382 02	413 38	28	250 27	63	594 82
29	251 50	277 26	304 18	332 30	361 05	392 31	424 36	29	256 00	64	607 82
30	258 77	285 16	312 71	341 45	371 46	402 79	435 56	30	261 95	65	620 82
31	266 24	293 25	321 41	350 78	381 43	413 46	446 95	31	268 11	66	632 82
32	273 87	301 48	330 26	360 25	391 58	424 30	458 53	32	274 48	67	645 82
33	281 64	309 85	339 23	369 88	401 87	435 30	470 29	33	281 08	68	657 82
34	289 54	318 33	348 35	379 64	412 31	445 70	482 21	34	287 92	69	670 82
35	297 52	326 93	357 56	389 51	422 58	455 88	494 29	35	295 00	70	682 82
36	305 60	335 62	366 88	399 49	431 98	465 77	506 51	36	302 34	71	694 82
37	313 75	344 38	376 28	408 44	441 43	475 89	518 85	37	309 95	72	706 82
38	321 94	353 19	385 06	417 34	450 97	486 06	531 33	38	317 83	73	717 82
39	330 17	361 79	393 41	426 26	460 49	496 33	543 92	39	326 01	74	728 82
40	338 40	369 57	401 70	435 14	470 08	508 92	556 61	40	334 49	75	740 82
41	345 79	377 31	410 00	444 02	481 84	521 66	569 34	41	343 20	76	750 82
42	352 91	384 91	418 22	454 98	493 66	534 46	582 11	42	352 42	77	761 82
43	359 91	392 47	426 29	465 93	505 53	547 33	594 88	43	361 89	78	772 82
44	366 90	401 86	438 46	476 91	517 44	557 63	607 63	44	371 67	79	782 82
45	375 51	411 19	448 56	487 91	526 86	567 89	620 33	45	381 73	80	792 82
46	374 09	420 52	458 63	496 51	536 18	578 03	632 96	46	392 05	81	801 82
47	392 61	429 75	466 54	504 99	545 35	587 99	645 49	47	402 60	82	811 82
48	401 20	438 92	474 20	513 31	554 30	597 79	657 89	48	413 38	83	820 82
49	407 73	443 95	481 76	521 33	563 10	607 43	670 15	49	424 36	84	829 82
50	414 09	450 73	489 03	529 21	571 62	616 79	682 27	50	435 56	85	838 82
51	420 28	457 29	496 05	536 80	579 90	626 12	694 22	51	446 95	86	848 82
52	426 18	463 67	502 82	544 07	587 89	634 95	705 98	52	458 53	87	857 82
53	431 91	469 61	509 22	551 07	595 57	643 57	717 54	53	470 29	88	866 82
54	437 24	475 43	515 36	557 71	603 03	651 99	728 90	54	482 21	89	874 82
55	442 41	480 74	521 17	563 96	609 98	660 07	740 04	55	494 29	90	883 82
56	447 18	485 74	526 49	569 96	616 73	667 85	750 95	56	506 51		
57	451 67	490 50	531 53	575 45	622 96	675 26	761 63	57	518 85		
58	455 75	494 93	536 24	580 52	628 93	682 35	772 06	58	531 33		
59	459 58	498 77	540 43	585 21	634 29	689 12	782 23	59	543 92		
60	462 99	502 23	544 18	589 49	639 39	695 47	792 14				

ASH VALUES OR LOANS ON 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

Loans granted for less than \$50, and only in multiples of \$5.00.

NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.

of Orig. Policy.	3	4	5	6	7	18	9	10
1	\$82.88	\$118.85	\$154.82	\$192.64	\$232.83	\$274.66	\$318.86	\$365.83
2	83.88	118.81	154.82	192.66	232.85	274.65	318.72	365.17
3	84.88	118.28	154.43	192.60	232.45	274.44	318.68	365.61
4	85.88	118.25	154.43	192.41	232.34	274.30	318.42	364.83
5	86.78	118.25	154.85	192.82	232.22	274.18	318.25	364.43
6	87.74	118.15	154.97	192.22	232.10	274.01	318.08	364.23
7	88.71	118.05	154.20	192.12	231.98	273.85	317.90	364.23
8	89.67	118.04	154.12	192.02	231.84	273.70	317.73	364.04
9	90.64	117.98	154.05	191.93	231.73	273.57	317.58	363.87
10	91.61	117.94	153.98	191.85	231.64	273.47	317.46	363.74
11	92.57	117.82	153.90	191.81	231.59	273.40	317.39	363.65
12	93.50	117.91	153.86	191.80	231.58	273.40	317.39	363.65
13	94.42	117.84	154.00	191.85	231.64	273.47	317.46	363.73
14	95.33	118.00	154.00	191.87	231.78	273.64	317.66	363.94
15	96.23	118.10	154.25	192.27	232.02	273.90	317.81	364.15
16	97.12	118.30	154.60	192.47	232.86	274.25	318.22	364.85
17	98.01	118.62	154.80	192.87	232.78	274.64	318.55	364.71
18	98.89	118.98	155.28	193.35	233.24	275.05	318.85	364.79
19	99.78	119.49	155.79	193.86	233.72	275.49	319.13	364.85
20	100.66	119.93	156.32	194.37	234.15	275.77	319.35	365.05
21	101.54	120.41	156.81	194.81	234.51	276.04	319.51	365.05
22	102.41	120.81	157.12	195.12	234.75	276.17	319.54	364.97
23	103.28	121.21	157.55	195.44	234.99	276.32	319.68	364.85
24	104.15	121.49	157.80	195.64	235.12	276.34	319.46	364.49
25	105.02	121.73	158.04	195.81	235.20	276.32	319.30	364.39
26	105.89	121.94	158.21	195.85	235.26	276.26	319.19	363.84
27	106.76	122.19	158.48	196.12	235.84	276.23	318.83	363.69
28	107.63	122.43	158.69	196.31	235.45	276.22	318.76	363.27
29	108.50	122.72	158.92	196.55	235.60	276.24	318.64	362.83
30	109.37	123.11	159.20	196.88	235.79	276.32	318.50	362.73
31	110.24	123.50	159.73	197.17	235.06	276.48	318.58	362.81
32	111.11	123.90	160.19	197.51	235.43	276.73	318.62	362.80
33	111.98	124.43	160.71	198.16	235.90	277.04	318.72	362.71
34	112.85	125.07	161.39	198.82	237.45	277.41	318.84	361.94
35	113.72	125.84	162.13	199.36	238.07	277.69	319.00	361.35
36	114.59	126.70	162.98	200.08	238.75	278.41	319.18	361.09
37	115.46	127.68	163.91	200.77	239.51	278.89	319.39	361.73
38	116.33	128.68	164.91	201.71	240.28	279.38	319.64	361.48
39	117.20	129.62	165.10	202.17	241.07	279.89	319.73	360.88
40	118.07	130.61	167.11	204.16	241.89	280.42	319.88	360.83

CASH VALUES OR LOANS ON 60-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

No loans granted for less than \$50, and only in multiples of \$50.

NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.										
Age at Issue of Orig. Policy.	11	12	13	14	15	16	17	18	19	20
21	\$414 23	\$465 60	\$519 81	\$575 83	\$633 90	\$700 20	\$766 82	\$832 22	\$897 39	\$961 20
22	414 04	465 46	519 69	575 61	633 63	699 99	766 56	832 18	897 31	961 12
23	413 85	465 26	519 49	575 39	633 45	699 79	766 37	832 04	897 27	961 03
24	413 66	465 08	519 31	575 21	633 23	699 66	766 18	832 00	897 24	961 00
25	413 44	464 58	519 11	575 00	633 18	699 63	766 13	832 00	897 21	961 00
26	413 24	464 57	518 66	575 55	633 73	699 11	766 08	832 00	897 18	961 00
27	412 99	464 88	518 41	575 41	633 40	698 99	766 20	832 00	897 15	961 00
28	412 78	464 11	518 19	575 19	633 29	698 68	766 01	832 00	897 12	961 00
29	412 59	463 93	518 01	575 01	633 10	698 47	766 57	832 00	897 09	961 00
30	412 40	463 80	517 87	574 85	633 11	698 37	766 15	832 00	897 06	961 00
31	412 41	463 79	517 78	574 72	633 14	698 36	766 11	832 00	897 05	961 00
32	412 42	463 71	517 71	574 59	633 54	697 31	766 05	832 00	897 00	961 00
33	412 40	463 73	517 66	574 46	633 34	697 55	766 37	832 00	897 14	961 00
34	412 59	463 77	517 60	574 30	633 10	697 26	766 00	832 00	897 00	961 00
35	412 75	463 79	517 52	574 12	633 34	696 94	766 73	832 00	897 54	961 01
36	412 85	463 80	517 41	573 91	633 54	696 98	766 84	832 00	897 59	961 00
37	412 99	463 79	517 28	573 67	633 21	696 57	766 11	832 00	897 50	961 00
38	413 08	463 73	517 04	573 37	633 30	696 29	766 42	832 00	897 56	961 00
39	413 05	463 63	516 85	573 00	633 32	696 14	766 87	832 00	897 51	961 00
40	413 02	463 44	516 54	572 55	633 77	694 54	766 24	832 00	897 55	961 00
41	412 90	463 18	516 12	572 01	633 12	693 32	766 50	832 00	897 50	961 00
42	412 68	462 77	515 58	571 33	633 34	692 98	766 11	832 00	897 54	961 00
43	412 57	462 53	515 36	570 58	633 49	692 93	766 33	832 00	897 57	961 00
44	411 96	461 76	514 25	569 72	633 33	691 57	767 33	832 00	897 50	961 00
45	411 48	461 12	513 45	568 78	632 48	689 33	766 73	832 00	897 50	961 00
46	410 97	460 43	512 59	567 77	632 33	688 73	766 53	832 00	897 42	961 00
47	410 48	459 73	512 71	566 70	632 30	687 43	766 23	832 00	897 45	961 00
48	409 94	459 03	510 78	565 56	632 30	686 93	766 11	832 00	897 40	961 00
49	409 46	458 39	509 81	564 35	632 37	684 63	766 11	832 00	897 38	961 00
50	408 97	457 55	508 77	563 05	632 35	682 73	766 11	832 00	897 30	961 00
51	408 48	456 75	507 68	561 56	631 22	680 33	766 73	832 00	897 24	961 00
52	407 97	455 93	506 52	560 17	631 35	679 94	766 33	832 00	897 18	961 00
53	407 45	455 06	505 27	558 57	631 54	678 32	766 03	832 00	897 12	961 00
54	406 94	454 14	503 95	556 34	631 47	674 94	766 33	832 00	897 13	961 00
55	406 37	453 15	502 51	554 88	631 25	672 18	766 33	832 00	897 04	961 00
56	405 78	452 03	500 97	553 00	630 38	669 53	766 10	832 00	897 00	961 00
57	405 14	450 94	499 35	550 39	630 34	666 43	766 24	832 00	897 00	961 00
58	404 44	449 77	497 62	548 62	630 31	663 63	766 03	832 00	897 00	961 00
59	403 73	448 56	495 92	546 23	630 21	660 33	766 03	832 00	897 00	961 00
60	402 98	447 18	493 86	543 71	629 64	656 37	766 05	832 00	897 00	961 00

CASH VALUES (DEFERRED DIVIDEND POLICIES)

Guaranteed on Annual Premiums (Endowment at 86). Policies for \$1,000.

AT END OF

5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	20 Years.	25 Years.	30 Years.	35 Years.
\$38	\$46	\$54	\$63	\$72	\$82	\$92	\$102	\$133	\$156	\$193	\$261	\$338	\$421
39	48	57	66	75	85	95	106	139	162	200	272	349	434
41	50	59	68	78	88	99	110	144	168	208	280	361	447
42	52	61	71	81	92	103	114	149	175	216	291	373	460
44	54	64	74	85	95	107	118	155	182	224	301	385	474
46	56	66	77	88	99	111	123	161	188	232	312	398	487
47	58	69	80	91	103	115	128	167	196	241	322	410	501
49	60	72	83	95	107	120	133	174	203	250	334	423	515
51	63	74	86	99	112	125	138	181	211	259	345	436	529
54	65	77	90	103	116	130	144	188	219	268	357	449	543
56	68	81	94	107	121	135	149	195	227	278	369	463	557
58	71	84	97	111	126	140	155	202	236	288	381	476	571
60	74	87	101	116	131	146	161	210	245	299	393	490	588
63	77	91	106	120	136	152	168	218	254	309	405	503	600
66	80	95	110	125	141	158	174	227	263	320	418	517	614
68	83	99	114	130	147	164	181	235	273	331	431	531	628
71	87	103	119	136	153	170	188	244	283	342	444	545	642
74	90	107	124	141	159	177	196	253	293	354	457	559	656
77	94	111	129	147	165	184	203	262	303	365	470	573	671
81	98	116	134	153	172	191	211	272	313	377	483	587	686
84	102	121	140	159	179	199	219	282	324	389	496	601	701
88	106	126	145	165	186	206	227	291	335	401	510	615	717
91	111	131	151	172	193	214	236	301	346	413	523	629	734
95	115	136	157	179	200	222	244	312	357	425	537	643	752
99	120	142	163	185	208	230	253	322	368	437	550	658	772
103	125	147	170	192	215	238	262	332	379	450	564	673	794
107	130	153	176	199	223	247	271	343	391	462	577	689	820
111	135	159	182	207	231	255	280	354	402	475	591	707	850
116	140	164	189	214	239	264	289	364	414	488	605	725	887
120	145	170	196	221	247	273	298	375	426	500	620	747	935
125	150	176	203	229	255	282	308	386	438	513	635	770	.....
129	156	183	210	237	264	291	317	397	450	526	652	798	.....
134	161	189	217	244	272	300	327	409	462	540	670	831	.....
139	167	196	224	252	281	309	337	420	474	554	690	873	.....
144	173	202	231	261	290	319	347	432	487	568	712	926	.....
149	179	209	239	269	299	328	357	444	500	583	738	.....	.....
154	185	216	247	277	308	338	368	456	513	600	768	.....	.....
159	191	223	254	286	317	348	379	468	527	619	805	.....	.....
164	197	230	262	295	327	358	389	481	543	639	852	.....	.....
170	204	237	271	304	336	369	401	495	559	663	914	.....	.....
176	210	245	279	313	346	379	412	510	578	692	.....	.....	.....
181	217	253	288	322	357	391	425	527	600	726	.....	.....	.....
187	224	261	297	332	368	403	438	546	625	768	.....	.....	.....
194	231	269	306	343	379	416	452	568	655	823	.....	.....	.....
200	239	278	316	354	392	430	469	594	692	896	.....	.....	.....
207	247	287	326	366	406	446	488	626	738	.....	.....	.....	.....

CASH VALUES (DEFERRED DIVIDEND POLICIES).

Guaranteed on 20-Year Endowment Policies of \$1,000.

[illegible]

CASH VALUES (DEFERRED DIVIDEND POLICIES).

Guaranteed on 20 Premiums (Endowment at 65) Policies of \$1,000

Age at Issue.	AT THE END OF															
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
20	88	106	128	146	168	189	212	237	319	339	401	525	657	801	951	1101
21	88	108	128	149	171	194	217	241	319	375	449	546	668	808	968	1128
22	90	110	131	152	174	197	221	246	326	382	456	568	690	830	990	1150
23	92	112	133	155	178	201	225	251	332	388	462	574	696	836	996	1156
24	93	114	136	158	181	205	230	256	338	394	468	580	702	842	1002	1162
25	95	117	139	161	185	209	235	261	345	401	475	587	709	849	1009	1169
26	97	119	141	165	189	213	239	265	352	408	482	594	716	856	1016	1176
27	99	121	144	168	192	217	244	271	358	415	489	599	723	863	1023	1183
28	101	124	147	171	195	220	248	277	364	423	497	607	734	874	1034	1194
29	104	127	150	175	199	224	254	282	373	430	504	614	741	881	1041	1201
30	106	129	153	179	205	229	259	288	380	448	522	632	759	899	1059	1219
31	108	132	157	182	209	232	265	294	388	456	530	640	767	907	1067	1227
32	110	135	160	186	213	236	269	299	396	465	539	649	776	916	1076	1236
33	113	138	163	190	218	240	273	306	404	474	548	658	785	925	1085	1245
34	115	141	167	194	222	245	278	312	412	482	556	666	793	933	1093	1253
35	118	144	170	198	227	249	283	319	420	490	564	674	801	941	1101	1261
36	120	147	174	202	232	253	288	325	428	502	576	686	813	953	1113	1273
37	123	150	178	207	237	257	293	332	436	518	592	702	825	965	1125	1285
38	125	153	182	211	242	261	298	339	445	526	600	710	833	973	1133	1293
39	128	157	186	216	247	265	303	345	453	534	608	718	841	981	1141	1301
40	131	160	190	220	252	269	308	352	462	544	616	726	849	989	1149	1309
41	134	163	194	225	257	273	313	359	470	550	624	734	857	997	1157	1317
42	137	167	198	230	262	278	318	366	478	558	632	742	865	1005	1165	1325
43	140	171	202	234	267	283	323	372	487	569	640	750	873	1013	1173	1333
44	143	174	206	239	272	287	328	379	496	578	648	758	881	1021	1181	1341
45	146	178	210	244	277	292	333	386	503	588	656	766	889	1029	1189	1349
46	149	182	215	248	282	297	338	392	511	597	664	774	897	1037	1197	1357
47	152	185	219	253	287	302	343	399	519	606	672	782	905	1045	1205	1365
48	155	189	223	258	292	307	348	405	527	615	680	790	913	1053	1213	1373
49	158	192	227	262	297	312	353	411	534	623	688	798	921	1061	1221	1381
50	162	196	231	267	302	317	358	418	541	631	696	806	929	1069	1229	1389
51	165	199	235	271	307	322	363	424	548	639	704	814	937	1077	1237	1397
52	168	203	239	276	312	327	368	429	555	647	712	822	945	1085	1245	1405
53	171	206	243	280	317	332	373	435	562	655	720	830	953	1093	1253	1413
54	174	210	247	284	322	337	378	440	568	662	728	838	961	1101	1261	1421
55	177	213	251	288	327	342	383	445	574	669	736	846	969	1109	1269	1429
56	180	217	254	293	332	347	388	451	579	676	744	854	977	1117	1277	1437
57	183	220	258	297	337	352	393	455	585	684	752	862	985	1125	1285	1445
58	186	224	262	301	342	357	398	460	589	692	760	870	993	1133	1293	1453
59	189	227	266	305	347	362	403	464	594	699	768	878	1001	1141	1301	1461
60	192	230	269	308	352	367	408	468	599	707	776	886	1009	1149	1309	1469

ASH VALUES ACTUARIES TO A CENTURE RESERVE

THE ANNUAL PREMIUMS: ENDOWMENT AND RESERVE

POLICIES \$1,000 EACH

AT END OF									
	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.
1	337 05	335 43	336 70	341 23	351 43	357 73	363 82	369 89	374 81
2	338 68	337 05	338 32	342 85	353 05	359 35	365 44	371 51	376 43
3	339 28	337 65	338 92	343 45	354 65	360 95	367 04	373 11	378 03
4	340 88	339 25	340 52	345 05	356 25	362 55	368 64	374 71	379 63
5	342 48	340 85	342 12	346 65	357 85	364 15	370 24	376 31	381 23
6	344 08	342 45	344 72	348 25	359 45	365 75	371 84	377 91	382 83
7	345 68	344 05	346 28	350 85	361 05	367 35	373 44	379 51	384 43
8	347 28	345 65	347 88	352 45	362 65	368 95	375 04	381 11	386 03
9	348 88	347 25	349 48	354 05	364 25	370 55	376 64	382 71	387 63
10	350 48	348 85	351 08	355 65	365 85	372 15	378 24	384 31	389 23
11	352 08	350 45	352 68	357 25	367 45	373 75	379 84	385 91	390 83
12	353 68	352 05	354 28	358 85	369 05	375 35	381 44	387 51	392 43
13	355 28	353 65	355 88	360 45	370 65	376 95	383 04	389 11	394 03
14	356 88	355 25	357 48	362 05	372 25	378 55	384 64	390 71	395 63
15	358 48	356 85	359 08	363 65	373 85	380 15	386 24	392 31	397 23
16	360 08	358 45	360 68	365 25	375 45	381 75	387 84	393 91	398 83
17	361 68	360 05	362 28	366 85	377 05	383 35	389 44	395 51	400 43
18	363 28	361 65	363 88	368 45	378 65	384 95	391 04	397 11	402 03
19	364 88	363 25	365 48	370 05	380 25	386 55	392 64	398 71	403 63
20	366 48	364 85	367 08	371 65	381 85	388 15	394 24	400 31	405 23
21	368 08	366 45	368 68	373 25	383 45	389 75	395 84	401 91	406 83
22	369 68	368 05	370 28	374 85	385 05	391 35	397 44	403 51	408 43
23	371 28	369 65	371 88	376 45	386 65	392 95	399 04	405 11	410 03
24	372 88	371 25	373 48	378 05	388 25	394 55	400 64	406 71	411 63
25	374 48	372 85	375 08	379 65	389 85	396 15	402 24	408 31	413 23
26	376 08	374 45	376 68	381 25	391 45	397 75	403 84	409 91	414 83
27	377 68	376 05	378 28	382 85	393 05	399 35	405 44	411 51	416 43
28	379 28	377 65	379 88	384 45	394 65	400 95	407 04	413 11	418 03
29	380 88	379 25	381 48	386 05	396 25	402 55	408 64	414 71	419 63
30	382 48	380 85	383 08	387 65	397 85	404 15	410 24	416 31	421 23
31	384 08	382 45	384 68	389 25	399 45	405 75	411 84	417 91	422 83
32	385 68	384 05	386 28	390 85	401 05	407 35	413 44	419 51	424 43
33	387 28	385 65	387 88	392 45	402 65	408 95	415 04	421 11	426 03
34	388 88	387 25	389 48	394 05	404 25	410 55	416 64	422 71	427 63
35	390 48	388 85	391 08	395 65	405 85	412 15	418 24	424 31	429 23
36	392 08	390 45	392 68	397 25	407 45	413 75	419 84	425 91	430 83
37	393 68	392 05	393 68	398 85	409 05	415 35	421 44	427 51	432 43
38	395 28	393 65	395 28	400 45	410 65	416 95	423 04	429 11	434 03
39	396 88	395 25	396 88	402 05	412 25	418 55	424 64	430 71	435 63
40	398 48	396 85	398 48	403 65	413 85	420 15	426 24	432 31	437 23
41	400 08	398 45	400 08	405 25	415 45	421 75	427 84	433 91	438 83
42	401 68	400 05	401 68	406 85	417 05	423 35	429 44	435 51	440 43
43	403 28	401 65	403 28	408 45	418 65	424 95	431 04	437 11	442 03
44	404 88	403 25	404 88	410 05	420 25	426 55	432 64	438 71	443 63
45	406 48	404 85	406 48	411 65	421 85	428 15	434 24	440 31	445 23
46	408 08	406 45	408 08	413 25	423 45	429 75	435 84	441 91	446 83
47	409 68	408 05	409 68	414 85	425 05	431 35	437 44	443 51	448 43
48	411 28	409 65	411 28	416 45	426 65	432 95	439 04	445 11	450 03
49	412 88	411 25	412 88	418 05	428 25	434 55	440 64	446 71	451 63
50	414 48	412 85	414 48	419 65	429 85	436 15	442 24	448 31	453 23
51	416 08	414 45	416 08	421 25	431 45	437 75	443 84	449 91	454 83
52	417 68	416 05	417 68	422 85	433 05	439 35	445 44	451 51	456 43
53	419 28	417 65	419 28	424 45	434 65	440 95	447 04	453 11	458 03
54	420 88	419 25	420 88	426 05	436 25	442 55	448 64	454 71	459 63
55	422 48	420 85	422 48	427 65	437 85	444 15	450 24	456 31	461 23
56	424 08	422 45	424 08	429 25	439 45	445 75	451 84	457 91	462 83
57	425 68	424 05	425 68	430 85	441 05	447 35	453 44	459 51	464 43
58	427 28	425 65	427 28	432 45	442 65	448 95	455 04	461 11	466 03
59	428 88	427 25	428 88	434 05	444 25	450 55	456 64	462 71	467 63
60	430 48	428 85	430 48	435 65	445 85	452 15	458 24	464 31	469 23

CASH VALUES, ACTUARIES' 4 Per Cent RESER

FIFTEEN ANNUAL PREMIUMS. ENDOWMENT AT 75.

POLICIES \$1,000 EACH

Age at Issue of Policy.	AT END OF									
	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	
20	\$210 16	\$254 48	\$308 70	\$341 88	\$371 25	\$398 25	\$423 25	\$446 25	\$467 25	
21	215 04	262 88	318 52	352 77	382 25	409 25	434 25	457 25	478 25	
22	220 04	271 28	328 70	362 95	392 43	419 43	444 43	467 43	488 43	
23	225 21	280 97	339 23	373 48	403 96	430 96	455 96	478 96	499 96	
24	230 68	290 93	350 40	384 65	415 13	442 13	467 13	490 13	511 13	
25	236 26	300 70	361 57	395 82	426 30	453 30	478 30	501 30	522 30	
26	242 02	310 52	372 77	406 62	437 10	464 10	489 10	512 10	533 10	
27	247 96	320 70	383 54	417 44	448 92	475 92	500 92	523 92	544 92	
28	254 09	330 28	394 58	428 48	459 96	486 96	511 96	534 96	555 96	
29	260 46	340 10	405 90	439 70	470 18	497 18	522 18	545 18	566 18	
30	267 01	351 28	417 42	451 22	482 70	509 70	534 70	557 70	578 70	
31	273 87	362 77	429 33	463 13	494 61	521 61	546 61	569 61	590 61	
32	281 00	374 34	441 83	475 73	506 21	533 21	558 21	581 21	602 21	
33	288 31	386 58	454 93	488 83	518 31	545 31	570 31	593 31	614 31	
34	295 90	398 99	468 29	501 93	530 41	557 41	582 41	605 41	626 41	
35	303 66	411 49	481 73	515 23	542 49	569 49	594 49	617 49	638 49	
36	311 69	424 37	495 08	528 63	555 81	582 81	607 81	630 81	651 81	
37	319 79	437 53	508 78	542 13	568 31	595 31	620 31	643 31	664 31	
38	328 05	450 98	522 72	555 63	581 81	608 81	633 81	656 81	677 81	
39	336 41	464 70	536 92	569 13	595 31	622 31	647 31	670 31	691 31	
40	344 89	478 73	551 82	583 49	610 19	637 19	662 19	685 19	706 19	
41	353 46	493 07	566 96	598 01	625 31	652 31	677 31	700 31	721 31	
42	362 20	507 72	582 54	613 09	640 81	667 81	692 81	715 81	736 81	
43	370 88	522 72	598 59	628 34	656 31	683 31	708 31	731 31	752 31	
44	379 62	538 07	614 18	643 88	671 81	698 81	723 81	746 81	767 81	
45	388 55	553 82	629 39	659 31	687 31	714 31	739 31	762 31	783 31	
46	397 54	569 96	645 31	675 66	703 81	730 81	755 81	778 81	799 81	
47	406 68	586 54	661 08	691 20	719 81	746 81	771 81	794 81	815 81	
48	415 89	603 59	677 84	707 60	735 81	762 81	787 81	810 81	831 81	
49	425 47	621 18	694 88	724 54	752 81	779 81	804 81	827 81	848 81	
50	435 12	639 39	712 31	742 31	770 81	797 81	822 81	845 81	866 81	
51	444 97	658 31	730 66	760 66	788 81	815 81	840 81	863 81	884 81	
52	455 00	677 08	749 20	779 20	807 81	834 81	859 81	882 81	903 81	
53	465 31	696 81	768 54	798 54	827 81	854 81	879 81	902 81	923 81	
54	475 98	716 88	788 54	818 54	847 81	874 81	899 81	922 81	943 81	
55	486 84	737 31	809 31	839 31	868 81	895 81	920 81	943 81	964 81	
56	498 20	758 66	830 66	860 66	889 81	916 81	941 81	964 81	985 81	
57	510 08	779 20	851 20	881 20	910 81	937 81	962 81	985 81	1006 81	
58	522 66	799 20	871 20	901 20	930 81	957 81	982 81	1005 81	1026 81	
59	535 88	819 20	891 20	921 20	950 81	977 81	1002 81	1025 81	1046 81	

LIVES, ACTUARIES, & PERCENT RESERVE

EN ANNUAL PREMIUMS; ENDOWMENT AT 75.

POLICIES \$1,600 EACH.

AT END OF

[illegible]

ASH VALUES (GUARANTEED) ON PARTICIPATING
AND NONPARTICIPATING 20-PREMIUMS
LIFE POLICIES OF \$1,000 EACH.

AT THE END OF															
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
33	48	63	87	107	128	151	176	200	223	249	276	305	350	405	455
33	49	71	89	109	130	154	179	203	228	254	282	311	356	411	461
34	50	72	91	111	133	157	182	207	232	259	287	317	362	417	467
35	50	73	93	113	136	160	186	211	236	264	292	323	368	423	473
35	51	75	94	115	138	163	190	215	241	269	298	329	374	429	479
36	53	76	96	118	141	166	193	219	246	274	304	335	380	435	485
37	54	78	98	120	144	170	197	223	251	280	310	342	387	442	492
37	55	80	100	123	147	173	201	228	256	285	316	349	394	449	499
38	56	81	102	125	150	176	205	232	261	291	322	355	399	454	504
39	57	83	104	128	153	180	209	237	266	297	329	363	407	462	512
40	58	85	107	130	156	184	214	242	271	303	335	370	415	470	520
41	59	86	109	133	159	188	218	247	277	309	342	377	422	477	527
42	61	88	111	136	163	191	222	252	283	315	349	385	430	485	535
42	62	90	113	139	166	195	227	257	288	321	356	392	437	492	542
43	63	92	116	142	169	199	232	262	294	328	363	400	444	499	549
44	65	94	118	145	173	204	237	268	300	334	370	408	451	506	556
45	66	96	121	148	177	208	242	273	306	341	378	416	460	515	565
46	68	98	123	151	180	212	247	279	312	348	385	424	468	523	573
47	69	100	125	154	184	217	252	284	319	355	392	432	476	531	581
48	71	102	129	157	188	221	257	290	325	362	400	440	484	539	589
49	72	105	132	161	192	226	262	296	331	368	407	448	492	547	597
51	74	107	135	164	196	230	267	302	338	375	415	456	500	555	605
52	75	109	137	168	200	235	272	307	344	382	422	464	508	563	613
53	77	112	140	171	204	240	278	313	350	389	430	472	516	571	621
54	79	114	143	175	208	244	283	319	357	396	437	480	524	579	629
55	81	117	146	178	212	249	288	325	363	403	444	488	532	587	637
57	82	119	149	182	216	254	293	330	369	409	451	495	539	594	644
58	84	122	152	185	220	258	298	336	375	416	458	503	547	602	652
59	86	124	155	189	224	263	303	341	381	422	465	510	554	609	659
60	87	126	158	192	228	267	308	346	386	428	471	517	561	616	666
61	89	129	161	195	232	271	313	352	392	434	478	524	568	623	673
63	91	131	164	199	236	276	318	357	397	440	484	530	574	630	680
64	93	133	167	202	240	280	322	362	403	445	490	536	580	637	687
65	94	136	169	205	243	284	327	366	408	450	495	542	586	643	693
66	96	138	172	208	247	288	331	371	412	455	501	548	592	649	700
68	98	140	175	212	250	292	335	375	417	460	505	553	597	655	707
69	99	143	178	215	254	295	339	379	421	465	510	558	602	661	713
70	101	145	180	218	257	299	343	383	425	469	514	562	606	667	719
71	103	147	183	221	260	302	347	387	429	472	518	566	610	673	725
73	105	150	186	224	264	306	350	390	432	475	521	569	614	679	731
74	106	152	188	226	267	309	353	393	435	478	524	572	617	682	734

CASH VALUES GUARANTEED ON ORDINARY

SMITHSONIAN INSTITUTION

LIFE POLICIES OF \$1,000 EACH.

[illegible]

ASH VALUES GUARANTEED ON 20-PREMIUMS LIFE POLICIES OF \$1,000 EACH.

AT THE END OF															
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	20 Years.
1000	845	808	875	891	909	927	947	967	987	1009	1032	1055	1078	1101	1124
1001	846	809	876	892	910	928	948	968	988	1010	1033	1056	1079	1102	1125
1002	847	810	877	893	911	929	949	969	989	1011	1034	1057	1080	1103	1126
1003	848	811	878	894	912	930	950	970	990	1012	1035	1058	1081	1104	1127
1004	849	812	879	895	913	931	951	971	991	1013	1036	1059	1082	1105	1128
1005	850	813	880	896	914	932	952	972	992	1014	1037	1060	1083	1106	1129
1006	851	814	881	897	915	933	953	973	993	1015	1038	1061	1084	1107	1130
1007	852	815	882	898	916	934	954	974	994	1016	1039	1062	1085	1108	1131
1008	853	816	883	899	917	935	955	975	995	1017	1040	1063	1086	1109	1132
1009	854	817	884	900	918	936	956	976	996	1018	1041	1064	1087	1110	1133
1010	855	818	885	901	919	937	957	977	997	1019	1042	1065	1088	1111	1134
1011	856	819	886	902	920	938	958	978	998	1020	1043	1066	1089	1112	1135
1012	857	820	887	903	921	939	959	979	999	1021	1044	1067	1090	1113	1136
1013	858	821	888	904	922	940	960	980	1000	1022	1045	1068	1091	1114	1137
1014	859	822	889	905	923	941	961	981	1001	1023	1046	1069	1092	1115	1138
1015	860	823	890	906	924	942	962	982	1002	1024	1047	1070	1093	1116	1139
1016	861	824	891	907	925	943	963	983	1003	1025	1048	1071	1094	1117	1140
1017	862	825	892	908	926	944	964	984	1004	1026	1049	1072	1095	1118	1141
1018	863	826	893	909	927	945	965	985	1005	1027	1050	1073	1096	1119	1142
1019	864	827	894	910	928	946	966	986	1006	1028	1051	1074	1097	1120	1143
1020	865	828	895	911	929	947	967	987	1007	1029	1052	1075	1098	1121	1144
1021	866	829	896	912	930	948	968	988	1008	1030	1053	1076	1099	1122	1145
1022	867	830	897	913	931	949	969	989	1009	1031	1054	1077	1100	1123	1146
1023	868	831	898	914	932	950	970	990	1010	1032	1055	1078	1101	1124	1147
1024	869	832	899	915	933	951	971	991	1011	1033	1056	1079	1102	1125	1148
1025	870	833	900	916	934	952	972	992	1012	1034	1057	1080	1103	1126	1149
1026	871	834	901	917	935	953	973	993	1013	1035	1058	1081	1104	1127	1150
1027	872	835	902	918	936	954	974	994	1014	1036	1059	1082	1105	1128	1151
1028	873	836	903	919	937	955	975	995	1015	1037	1060	1083	1106	1129	1152
1029	874	837	904	920	938	956	976	996	1016	1038	1061	1084	1107	1130	1153
1030	875	838	905	921	939	957	977	997	1017	1039	1062	1085	1108	1131	1154
1031	876	839	906	922	940	958	978	998	1018	1040	1063	1086	1109	1132	1155
1032	877	840	907	923	941	959	979	999	1019	1041	1064	1087	1110	1133	1156
1033	878	841	908	924	942	960	980	1000	1020	1042	1065	1088	1111	1134	1157
1034	879	842	909	925	943	961	981	1001	1021	1043	1066	1089	1112	1135	1158
1035	880	843	910	926	944	962	982	1002	1022	1044	1067	1090	1113	1136	1159
1036	881	844	911	927	945	963	983	1003	1023	1045	1068	1091	1114	1137	1160
1037	882	845	912	928	946	964	984	1004	1024	1046	1069	1092	1115	1138	1161
1038	883	846	913	929	947	965	985	1005	1025	1047	1070	1093	1116	1139	1162
1039	884	847	914	930	948	966	986	1006	1026	1048	1071	1094	1117	1140	1163
1040	885	848	915	931	949	967	987	1007	1027	1049	1072	1095	1118	1141	1164
1041	886	849	916	932	950	968	988	1008	1028	1050	1073	1096	1119	1142	1165
1042	887	850	917	933	951	969	989	1009	1029	1051	1074	1097	1120	1143	1166
1043	888	851	918	934	952	970	990	1010	1030	1052	1075	1098	1121	1144	1167
1044	889	852	919	935	953	971	991	1011	1031	1053	1076	1099	1122	1145	1168
1045	890	853	920	936	954	972	992	1012	1032	1054	1077	1100	1123	1146	1169
1046	891	854	921	937	955	973	993	1013	1033	1055	1078	1101	1124	1147	1170
1047	892	855	922	938	956	974	994	1014	1034	1056	1079	1102	1125	1148	1171
1048	893	856	923	939	957	975	995	1015	1035	1057	1080	1103	1126	1149	1172
1049	894	857	924	940	958	976	996	1016	1036	1058	1081	1104	1127	1150	1173
1050	895	858	925	941	959	977	997	1017	1037	1059	1082	1105	1128	1151	1174
1051	896	859	926	942	960	978	998	1018	1038	1060	1083	1106	1129	1152	1175
1052	897	860	927	943	961	979	999	1019	1039	1061	1084	1107	1130	1153	1176
1053	898	861	928	944	962	980	1000	1020	1040	1062	1085	1108	1131	1154	1177
1054	899	862	929	945	963	981	1001	1021	1041	1063	1086	1109	1132	1155	1178
1055	900	863	930	946	964	982	1002	1022	1042	1064	1087	1110	1133	1156	1179
1056	901	864	931	947	965	983	1003	1023	1043	1065	1088	1111	1134	1157	1180
1057	902	865	932	948	966	984	1004	1024	1044	1066	1089	1112	1135	1158	1181
1058	903	866	933	949	967	985	1005	1025	1045	1067	1090	1113	1136	1159	1182
1059	904	867	934	950	968	986	1006	1026	1046	1068	1091	1114	1137	1160	1183
1060	905	868	935	951	969	987	1007	1027	1047	1069	1092	1115	1138	1161	1184
1061	906	869	936	952	970	988	1008	1028	1048	1070	1093	1116	1139	1162	1185
1062	907	870	937	953	971	989	1009	1029	1049	1071	1094	1117	1140	1163	1186
1063	908	871	938	954	972	990	1010	1030	1050	1072	1095	1118	1141	1164	1187
1064	909	872	939	955	973	991	1011	1031	1051	1073	1096	1119	1142	1165	1188
1065	910	873	940	956	974	992	1012	1032	1052	1074	1097	1120	1143	1166	1189
1066	911	874	941	957	975	993	1013	1033	1053	1075	1098	1121	1144	1167	1190
1067	912	875	942	958	976	994	1014	1034	1054	1076	1099	1122	1145	1168	1191
1068	913	876	943	959	977	995	1015	1035	1055	1077	1100	1123	1146	1169	1192
1069	914	877	944	960	978	996	1016	1036	1056	1078	1101	1124	1147	1170	1193
1070	915	878	945	961	979	997	1017	1037	1057	1079	1102	1125	1148	1171	1194

CASH VALUES GUARANTEED ON 20-YEAR ENDOWMENT POLICIES FOR \$1,000 EACH.

AT END OF													Age at Issue.
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	19 Years.
21	\$69	\$106	\$144	\$185	\$227	\$272	\$318	\$366	\$417	\$470	\$526	\$584	\$645
22	69	106	144	185	227	271	318	366	417	470	526	584	645
23	69	106	144	185	227	271	318	366	417	470	526	584	645
24	69	106	144	185	227	271	317	366	417	470	526	584	645
25	69	106	144	185	227	271	317	366	416	469	525	583	645
26	69	106	144	185	227	271	317	365	416	469	525	583	644
27	69	106	144	184	227	271	317	365	416	469	525	583	644
28	69	106	144	184	226	271	317	365	416	469	524	583	644
29	69	106	144	184	226	270	317	365	415	468	524	582	644
30	69	106	144	184	226	270	316	365	415	468	524	582	643
31	69	105	144	184	226	270	316	365	415	468	524	582	643
32	69	105	144	184	226	270	316	364	415	468	524	582	643
33	69	105	144	184	226	270	316	364	415	468	524	582	643
34	69	105	144	184	226	270	316	365	415	468	523	582	643
35	69	105	144	184	226	270	316	365	415	468	523	581	642
36	69	105	144	184	226	270	317	365	415	468	523	581	642
37	69	106	144	185	227	271	317	365	415	468	523	581	642
38	69	106	144	185	227	271	317	365	415	468	523	581	641
39	69	106	145	185	227	271	317	365	415	468	523	580	641
40	69	106	145	186	228	272	317	365	415	468	522	580	640
41	70	107	146	186	228	272	318	365	415	467	522	579	640
42	70	107	146	186	228	272	318	365	415	467	521	579	639
43	70	107	146	186	228	272	317	365	414	466	521	578	638
44	70	108	146	187	228	272	317	365	414	466	520	577	637
45	70	108	146	187	228	272	317	364	413	465	519	576	636
46	70	108	146	187	228	272	317	364	413	464	518	575	635
47	71	108	147	187	228	271	316	363	412	463	517	574	634
48	71	108	147	187	228	271	316	363	411	462	516	573	632
49	71	108	147	187	228	271	316	362	411	462	515	571	631
50	71	108	147	187	228	271	315	362	410	461	514	570	629
51	71	108	147	187	228	271	315	361	409	460	513	568	628
52	71	109	147	187	228	271	315	361	409	459	511	567	626
53	71	109	147	187	228	271	315	360	408	458	510	565	624
54	72	109	148	188	229	271	315	360	407	457	508	563	622
55	72	110	148	188	229	271	314	360	406	455	507	561	619
56	72	110	149	188	229	271	314	359	406	454	506	559	617
57	73	111	149	189	230	271	314	359	405	453	505	557	614
58	73	111	150	190	230	271	314	358	404	451	501	554	611
59	74	112	151	190	230	272	314	357	403	450	499	552	608
60	74	112	151	191	281	272	314	357	401	448	497	549	606

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000.

AT THE END OF

	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
1	\$11	\$17	\$24	\$32	\$40	\$53	\$66	\$75	\$84	\$93	\$103	\$113	\$123	\$179	\$245	\$318
2	11	17	25	34	42	55	69	78	87	97	107	117	128	186	254	329
3	12	18	26	35	43	58	72	81	91	101	111	122	133	194	263	340
4	13	19	27	37	45	60	75	84	95	105	116	127	138	202	273	351
5	13	20	28	38	47	63	78	88	98	109	120	132	144	210	283	362
6	14	21	29	40	49	66	81	91	102	114	125	137	150	218	293	374
7	14	22	31	41	51	68	84	95	107	118	130	143	156	226	304	386
8	15	23	32	43	53	71	87	99	111	123	136	149	162	235	314	398
9	16	24	34	45	56	75	91	103	116	128	141	155	169	244	325	410
10	16	25	36	47	58	78	95	108	120	134	147	162	176	253	336	422
11	17	27	37	49	61	81	99	112	126	139	154	168	183	262	347	434
12	18	28	39	51	63	85	103	117	131	145	160	175	191	272	358	447
13	19	29	41	54	66	89	108	122	137	152	167	182	198	281	369	459
14	20	31	43	56	69	93	113	127	142	158	174	190	206	291	380	472
15	21	32	45	59	72	98	118	133	149	165	181	197	214	301	392	484
16	22	34	47	62	76	102	123	139	155	171	188	205	222	311	404	497
17	23	35	49	65	79	107	128	144	161	178	195	212	230	321	415	509
18	24	37	52	68	83	112	134	150	167	185	202	220	238	332	427	521
19	25	39	54	71	87	117	139	156	174	192	210	228	247	342	439	533
20	27	41	57	74	91	122	145	162	181	199	217	236	255	353	450	545
21	28	43	60	78	95	127	150	169	187	206	225	244	264	363	462	557
22	30	45	63	81	99	132	156	175	194	213	233	252	272	374	473	568
23	31	48	65	84	103	137	161	181	201	220	240	261	281	384	485	579
24	32	50	68	88	107	142	167	187	207	228	248	269	290	395	496	590
25	34	52	71	91	110	147	173	193	214	235	256	277	299	405	507	601
26	35	54	73	94	114	153	179	200	221	242	264	286	307	415	518	612
27	37	56	76	98	118	158	184	206	228	250	272	294	316	426	529	623
28	38	58	79	101	123	163	190	213	235	258	280	303	325	436	539	633
29	40	60	82	105	127	169	197	219	242	266	289	312	334	446	550	643
30	41	62	85	108	131	174	203	226	250	273	297	320	344	456	560	654
31	43	64	88	112	136	180	209	233	257	281	305	329	353	467	571	663
32	44	67	91	116	140	186	216	240	265	289	314	338	362	477	581	673
33	46	69	94	120	145	192	222	248	273	297	322	347	371	487	591	683
34	47	72	97	124	150	198	229	255	280	306	331	355	380	496	601	693
35	49	74	101	128	154	204	236	262	288	313	339	364	389	506	610	704
36	51	77	104	132	159	211	242	269	295	321	347	372	397	516	620	714
37	53	80	108	136	164	217	249	276	303	329	355	381	406	525	630	725
38	55	82	111	141	169	223	256	283	310	337	363	389	415	534	639	737
39	57	85	115	145	174	229	262	290	318	345	371	398	423	543	649	749
40	58	88	118	149	179	235	269	297	325	352	379	406	432	552	659	761

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years Cash Value is \$45, while the Loan Value at end of 4 years is \$45, etc.

CASH VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000.

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	
21	322	335	348	362	376	390	404	418	432	446	460	474	488	502	
22	328	341	354	368	382	396	410	424	438	452	466	480	494	508	
23	334	347	360	374	388	402	416	430	444	458	472	486	500	514	
24	340	353	366	380	394	408	422	436	450	464	478	492	506	520	
25	346	359	372	386	400	414	428	442	456	470	484	498	512	526	
26	352	365	378	392	406	420	434	448	462	476	490	504	518	532	
27	358	371	384	398	412	426	440	454	468	482	496	510	524	538	
28	364	377	390	404	418	432	446	460	474	488	502	516	530	544	
29	370	383	396	410	424	438	452	466	480	494	508	522	536	550	
30	376	389	402	416	430	444	458	472	486	500	514	528	542	556	
31	382	395	408	422	436	450	464	478	492	506	520	534	548	562	
32	388	401	414	428	442	456	470	484	498	512	526	540	554	568	
33	394	407	420	434	448	462	476	490	504	518	532	546	560	574	
34	400	413	426	440	454	468	482	496	510	524	538	552	566	580	
35	406	419	432	446	460	474	488	502	516	530	544	558	572	586	
36	412	425	438	452	466	480	494	508	522	536	550	564	578	592	
37	418	431	444	458	472	486	500	514	528	542	556	570	584	598	
38	424	437	450	464	478	492	506	520	534	548	562	576	590	604	
39	430	443	456	470	484	498	512	526	540	554	568	582	596	610	
40	436	449	462	476	490	504	518	532	546	560	574	588	602	616	
41	442	455	468	482	496	510	524	538	552	566	580	594	608	622	
42	448	461	474	488	502	516	530	544	558	572	586	600	614	628	
43	454	467	480	494	508	522	536	550	564	578	592	606	620	634	
44	460	473	486	500	514	528	542	556	570	584	598	612	626	640	
45	466	479	492	506	520	534	548	562	576	590	604	618	632	646	
46	472	485	498	512	526	540	554	568	582	596	610	624	638	652	
47	478	491	504	518	532	546	560	574	588	602	616	630	644	658	
48	484	497	510	524	538	552	566	580	594	608	622	636	650	664	
49	490	503	516	530	544	558	572	586	600	614	628	642	656	670	
50	496	509	522	536	550	564	578	592	606	620	634	648	662	676	
51	502	515	528	542	556	570	584	598	612	626	640	654	668	682	
52	508	521	534	548	562	576	590	604	618	632	646	660	674	688	
53	514	527	540	554	568	582	596	610	624	638	652	666	680	694	
54	520	533	546	560	574	588	602	616	630	644	658	672	686	700	
55	526	539	552	566	580	594	608	622	636	650	664	678	692	706	
56	532	545	558	572	586	600	614	628	642	656	670	684	698	712	
57	538	551	564	578	592	606	620	634	648	662	676	690	704	718	
58	544	557	570	584	598	612	626	640	654	668	682	696	710	724	
59	550	563	576	590	604	618	632	646	660	674	688	702	716	730	
60	556	569	582	596	610	624	638	652	666	680	694	708	722	736	

NOTE.—Loan Values on the above are the same as the Cash Values at the end of the year for which the annual premium is paid. To illustrate: At age 35 end of 5 years, each value is \$68, while the loan value at end of 4 years is \$68, etc.

CASH VALUES GUARANTEED ON 20-YEAR ENDOWMENT POLICIES OF \$1,000.

AT THE END OF

	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
1	\$178	\$227	\$270	\$314	\$360	\$408	\$458	\$509	\$563	\$618	\$676	\$736	\$798	\$863	\$930
2	178	227	270	314	360	408	458	509	563	618	676	736	798	863	930
3	178	227	270	314	360	408	458	509	563	618	676	736	798	863	930
4	178	227	270	314	360	408	457	509	562	618	676	736	798	863	930
5	178	227	269	314	360	408	457	509	562	618	676	735	798	862	930
6	178	227	269	314	360	408	457	509	562	618	675	735	798	862	930
7	178	227	269	314	360	408	457	509	562	618	675	735	797	862	930
8	178	227	269	314	360	408	457	509	562	618	675	735	797	862	930
9	178	227	269	314	360	408	457	509	562	617	675	735	797	862	930
10	178	227	269	314	360	408	457	508	562	617	675	735	797	862	930
11	178	227	269	314	360	407	457	508	562	617	675	735	797	862	929
12	178	227	269	314	360	407	457	508	562	617	675	734	797	862	929
13	178	227	270	314	360	407	457	508	561	617	674	734	796	861	929
14	178	227	270	314	360	407	457	508	561	617	674	734	796	861	929
15	178	227	270	314	360	407	457	508	561	617	674	734	796	861	929
16	178	227	270	314	360	408	457	508	561	616	674	734	796	861	929
17	178	227	270	314	360	408	457	508	561	616	674	733	795	860	929
18	179	227	270	314	360	408	457	508	561	616	673	733	795	860	928
19	179	228	270	315	360	408	457	508	561	616	673	733	795	860	928
20	179	228	271	315	361	408	457	508	561	616	673	732	794	859	928
21	180	228	271	315	361	408	457	508	560	615	672	732	794	859	928
22	180	229	271	315	361	408	457	508	560	615	672	731	793	858	927
23	180	229	272	316	361	408	457	508	560	614	671	730	793	858	927
24	181	230	272	316	362	409	457	507	560	614	671	730	792	857	926
25	181	230	273	316	362	409	457	507	559	613	670	729	791	857	926
26	182	230	273	317	362	409	457	507	559	613	669	728	790	856	925
27	183	231	273	317	362	409	457	507	558	612	668	727	789	855	925
28	183	231	274	317	362	409	457	506	558	611	667	726	788	854	924
29	184	232	274	318	363	409	456	506	557	610	666	725	787	853	923
30	184	232	275	318	363	409	456	505	556	609	665	723	785	851	923
31	185	233	275	318	363	409	456	505	555	608	663	722	784	850	922
32	185	234	276	319	363	408	455	504	554	607	662	720	782	848	921
33	186	234	276	319	363	408	455	503	553	606	660	718	780	847	920
34	187	235	277	320	363	408	455	502	552	604	658	716	778	845	918
35	188	236	277	320	364	408	454	502	551	602	656	714	776	843	917

TABLE OF GUARANTEED CASH VALUES.

Which the Company will pay on Ordinary Life "Reserve Dividend"
Policies of \$1,000 each.

Age at Issue.	AT END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	20 Years.	25 Years.	
21	\$17	\$23	\$41	\$56	\$74	\$86	\$98	\$111	\$124	\$137	\$180	\$210	\$259	\$311	
22	18	23	42	58	76	89	101	114	128	141	185	216	267	320	
23	19	24	44	60	79	92	105	118	132	146	191	222	275	329	
24	20	26	46	62	81	94	108	121	136	150	196	229	283	338	
25	21	28	47	64	84	97	111	125	139	154	201	235	291	348	
26	21	28	48	66	86	100	114	128	143	159	207	242	299	358	
27	22	34	49	68	88	103	117	132	147	163	213	249	307	367	
28	23	35	51	69	91	105	120	136	151	167	219	257	316	377	
29	23	36	52	72	94	108	124	139	156	172	226	264	325	387	
30	24	37	54	74	96	112	127	144	160	178	233	272	334	397	
31	24	38	56	76	99	115	131	148	165	183	240	280	343	408	
32	25	40	57	78	102	118	135	153	171	189	247	288	353	419	
33	26	41	59	81	105	122	140	158	176	195	255	296	363	430	
34	27	42	61	83	109	126	144	163	182	201	262	305	373	440	
35	27	43	62	86	112	130	149	168	188	207	269	313	384	453	
36	28	44	64	88	116	135	154	173	193	214	277	323	394	463	
37	29	46	67	91	120	139	159	179	199	220	285	332	405	474	
38	30	48	69	95	124	144	164	184	205	227	294	341	416	485	
39	31	49	72	98	129	149	169	190	212	233	302	351	428	497	
40	32	51	74	102	133	153	174	196	218	240	311	361	439	508	
41	34	53	77	105	137	158	180	202	224	248	320	371	450	520	
42	35	55	79	108	141	163	185	208	231	255	329	380	461	531	
43	36	57	82	111	145	167	190	214	238	262	338	390	473	542	
44	37	58	84	114	149	172	196	220	245	269	347	400	484	553	
45	38	60	86	118	154	177	202	226	251	277	356	410	495	564	
46	39	62	89	121	158	183	207	233	258	284	365	420	506	574	
47	40	63	91	125	163	188	213	239	266	292	374	430	518	585	
48	42	65	94	129	168	194	220	246	273	300	383	439	529	596	
49	43	67	97	133	173	199	226	253	280	308	391	449	541	606	
50	44	70	100	137	178	205	232	259	287	315	400	458	552	616	
51	46	72	103	141	183	210	238	266	294	322	408	467	563	626	
52	47	74	106	144	188	216	244	272	301	329	416	477	574	636	
53	49	76	109	149	193	222	250	279	307	336	425	487	585	645	
54	50	78	113	153	198	227	255	285	314	343	434	497	595	654	
55	52	81	116	157	203	233	262	291	321	351	444	508	605	663	
56	53	83	119	161	208	238	268	298	328	359	453	517	615	671	
57	55	85	122	165	213	243	274	304	335	367	463	526	624	678	
58	56	87	125	168	217	248	279	311	343	375	471	534	634	686	
59	58	89	127	172	222	254	286	318	351	383	479	541	643	693	
60	59	91	130	175	227	259	292	326	359	391	485	548	651	700	

NOTE.—The cash loans on the above are 90% of the cash values at the end of the years for which complete annual premiums have been paid.

TABLE OF GUARANTEED CASH VALUES

Which the Company will Pay on 20-Premiums Life

Policies of \$1,000 Each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	20 Years.	25 Years.
\$32	\$50	\$73	\$101	\$133	\$155	\$178	\$202	\$226	\$251	\$333	\$393	\$492	\$512
32	51	75	103	136	158	182	205	230	256	339	400	501	521
33	53	77	106	139	162	185	209	235	261	345	407	510	531
34	54	79	108	142	165	189	213	239	266	352	414	519	540
35	55	80	110	144	168	191	217	243	270	358	422	529	550
35	56	81	112	147	170	195	221	248	275	364	430	538	560
36	57	83	113	149	173	199	225	252	280	371	438	548	570
37	58	84	115	152	176	202	229	256	285	377	446	558	580
37	59	85	117	154	180	206	233	261	290	385	454	568	590
38	60	87	120	157	183	209	237	265	295	392	462	578	600
39	61	89	122	160	186	213	241	270	301	399	471	589	611
39	62	90	124	163	189	217	246	276	307	406	477	599	621
40	63	92	126	166	193	221	250	281	312	413	487	610	631
41	64	93	128	169	196	225	255	286	318	421	496	621	642
41	65	95	131	172	200	230	260	291	324	428	504	631	652
42	67	97	133	175	204	234	265	297	330	435	513	642	662
43	68	99	136	179	208	239	270	302	335	443	522	653	673
44	69	101	139	182	212	243	275	307	341	450	530	664	683
45	71	103	142	186	216	247	279	312	347	458	539	675	693
46	72	105	144	190	220	252	284	318	353	465	548	686	709
47	74	107	147	193	224	256	289	323	358	473	556	697	719
48	76	109	150	196	228	260	294	328	364	480	565	707	729
49	77	111	152	199	231	264	298	334	370	487	573	718	732
50	78	113	154	202	235	268	303	339	376	494	582	729	742
50	79	114	157	206	239	273	308	344	381	501	590	739	751
51	80	116	159	209	242	277	312	349	387	508	598	750	760
52	82	118	162	212	246	281	317	354	392	515	605	760	769
53	83	120	165	216	250	285	322	359	398	521	612	770	777
54	84	122	168	219	254	290	326	364	403	527	619	780	786
55	86	125	170	223	258	294	331	369	408	533	626	790	794

NOTE.—The Cash Loans on the above are 90 per cent of the cash values at the end of the years for which complete annual premiums have been paid.

TABLE OF GUARANTEED CASH VALUES

Which the Company will pay on 20-Year Endowment Policies of
\$1,000 Each.

Age at Issue.	AT END OF													
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	19 Years.	
21	862	899	914	919	923	927	933	940	949	951	968	979	992	
22	82	99	145	199	263	307	353	400	449	501	568	632	692	
23	68	100	145	200	264	307	353	400	449	501	568	632	692	
24	68	100	145	200	264	307	353	400	449	501	568	632	692	
25	68	100	145	200	263	307	353	400	449	500	567	631	691	
26	68	100	145	199	263	307	352	400	448	500	567	631	691	
27	68	99	145	199	263	306	352	399	448	499	567	631	691	
28	68	99	144	199	262	306	351	399	448	499	566	630	690	
29	62	99	144	199	262	306	351	398	447	498	566	630	690	
30	62	99	144	198	262	305	351	398	447	498	565	630	690	
31	62	99	144	198	262	305	350	397	446	498	565	630	690	
32	62	99	144	198	261	305	350	397	446	498	565	630	690	
33	62	99	144	198	261	304	350	397	446	497	564	630	690	
34	62	99	144	198	261	304	350	397	446	497	564	630	690	
35	62	99	143	198	261	304	350	397	446	497	563	630	690	
36	62	98	143	198	261	304	350	397	446	496	563	630	690	
37	62	98	143	198	261	305	350	397	445	496	563	630	690	
38	62	99	144	199	261	305	350	396	445	496	563	630	690	
39	62	99	144	198	262	305	350	396	445	496	561	630	690	
40	68	99	145	199	262	305	350	396	444	495	561	630	690	
41	68	100	145	199	262	305	349	396	444	495	560	630	690	
42	68	100	145	199	262	305	349	396	444	494	559	630	690	
43	68	100	145	199	261	304	349	395	443	493	558	630	690	
44	68	100	144	198	261	304	348	395	443	493	557	630	690	
45	68	100	144	198	261	304	348	394	442	492	556	630	690	
46	68	99	144	198	261	304	348	394	442	492	556	630	690	
47	68	99	144	198	261	304	348	394	441	491	554	630	690	
48	68	100	145	199	262	304	348	394	441	491	553	630	690	
49	68	100	145	199	262	304	348	394	441	490	553	630	690	
50	64	101	146	200	262	305	348	394	440	489	550	774	918	

NOTE.—The Cash Loans on the above are 90 per cent of the cash values at the end of the years for which complete annual premiums have been paid.

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 each.

AT THE END OF

	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
0	\$10	\$15	\$21	\$27	\$33	\$39	\$46	\$54	\$62	\$71	\$80	\$91	\$101	\$166	\$227	\$296
1	11	16	22	28	34	41	48	56	65	74	84	94	105	172	236	307
2	11	17	23	29	36	43	50	59	68	77	87	98	110	179	245	318
3	11	17	24	30	37	45	53	61	70	80	91	102	114	187	254	330
4	12	18	25	32	39	47	55	64	73	84	95	107	119	194	264	341
5	13	19	26	33	40	49	57	67	77	87	99	111	124	202	274	353
6	13	20	27	34	42	51	60	69	80	91	103	116	129	210	284	365
7	14	20	28	36	44	53	62	72	83	95	107	121	135	218	295	377
8	14	21	30	37	46	55	65	75	87	99	112	126	140	227	305	390
9	15	22	31	39	48	57	68	79	90	103	117	131	146	236	317	402
10	16	23	32	41	50	60	71	82	94	107	121	136	152	245	328	415
11	16	24	34	43	52	63	74	86	98	112	127	142	158	255	339	428
12	17	25	35	45	55	65	77	89	103	117	132	148	165	264	351	440
13	18	27	37	47	57	68	80	93	107	122	137	154	172	274	363	453
14	19	28	39	49	59	71	84	97	112	127	143	160	179	284	374	466
15	20	29	40	51	62	74	87	101	116	132	149	167	186	295	386	479
16	20	31	42	53	65	77	91	106	121	138	155	174	193	305	399	492
17	21	32	44	55	68	81	95	110	126	143	162	181	201	316	411	505
18	22	33	46	58	71	84	99	115	132	149	168	188	208	327	423	517
19	23	35	48	60	74	88	103	120	137	155	175	195	216	338	435	530
20	24	36	50	63	77	92	108	125	143	162	181	202	224	349	447	542
21	26	38	52	66	80	96	112	130	148	168	188	210	233	360	460	554
22	27	40	55	69	84	100	117	135	154	174	196	218	241	371	472	568
23	28	42	57	72	87	104	122	140	160	181	203	226	249	382	484	578
24	29	43	60	75	91	108	126	146	166	188	210	234	258	394	496	590
25	31	45	62	78	95	113	131	151	172	194	217	242	267	405	508	601
26	32	47	65	81	98	117	136	157	179	201	225	250	275	416	519	613
27	33	49	67	84	102	121	141	163	185	208	233	258	284	428	531	624
28	35	51	70	88	106	126	147	168	191	215	240	266	293	439	542	636
29	36	53	73	91	110	130	152	174	198	222	248	274	302	450	553	648
30	38	55	76	94	114	135	157	180	204	229	256	282	310	460	564	660
31	39	58	79	98	118	140	163	186	211	237	263	291	319	471	575	.....
32	41	60	82	101	122	145	168	192	218	244	271	299	328	482	586	.....
33	42	62	84	105	127	150	173	198	224	251	279	307	337	492	598	.....
34	44	64	87	109	131	154	179	204	231	258	287	316	345	502	609	.....
35	45	67	91	112	135	159	184	211	238	266	294	324	354	513	621	.....
36	47	69	94	116	140	164	190	217	244	273	302	332	362	523	.....	.....
37	49	71	97	120	144	169	196	223	251	280	309	340	370	534	.....	.....
38	50	74	100	124	148	174	201	229	257	287	317	347	379	545	.....	.....
39	52	76	103	127	153	179	207	235	264	294	324	355	387	556	.....	.....
40	54	79	106	131	157	184	212	241	270	300	331	363	395	567	.....	.....
41	56	81	110	135	162	189	218	247	277	307	338	370	403	.....	.....	.....
42	57	83	113	139	166	194	223	252	283	314	346	378	412	.....	.....	.....
43	59	86	116	143	170	199	228	258	289	321	353	387	421	.....	.....	.....
44	61	88	119	146	174	203	233	264	295	328	361	395	430	.....	.....	.....
45	63	91	122	150	178	208	238	270	302	335	369	404	440	.....	.....	.....

TRAVELERS' INSURANCE COMPANY, HARTFORD, CONN.

H VALUES GUARANTEED ON 20-PREMIUMS LIFE POLICIES

OF \$1,000 EACH.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43
29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56
42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58
44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62
48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64
50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71
57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76
62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77
63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80

CASH VALUES.

Guaranteed on 20-Year Endowment Policies of \$1,000 Each.

AT THE END OF																		
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
30	63	93	126	163	200	239	282	329	374	422	479	540	606	676	751	831	918	
30	63	93	126	163	200	239	282	328	374	422	479	540	605	676	751	831	917	
30	63	93	126	163	200	239	282	328	374	422	479	540	605	676	751	831	917	
30	63	98	126	163	200	239	282	328	374	422	479	540	605	675	751	831	917	
30	63	93	126	163	200	239	282	328	374	422	479	540	605	675	751	831	917	
30	63	98	126	163	200	239	282	328	374	422	479	540	605	675	750	831	917	
30	63	93	126	163	199	239	282	328	374	422	479	540	605	675	750	831	917	
30	63	98	126	163	199	239	282	328	374	422	479	539	605	675	750	831	917	
30	63	93	126	163	199	239	282	328	374	422	478	539	605	675	750	831	917	
30	63	98	126	163	199	239	282	328	374	422	478	539	605	675	750	831	917	
30	63	93	126	163	199	239	282	328	374	422	478	539	604	675	750	830	917	
30	63	98	126	163	200	239	282	328	373	422	478	539	604	674	749	830	917	
30	63	93	126	163	200	239	282	328	373	422	478	539	604	674	749	830	916	
30	63	98	126	163	200	239	282	328	373	421	478	539	604	674	749	829	916	
30	63	93	126	163	200	239	282	328	373	421	478	539	604	674	749	829	916	
30	63	98	126	164	200	240	282	328	374	421	478	538	603	673	748	829	916	
30	63	93	126	164	200	240	282	328	374	421	478	538	603	673	748	829	916	
30	63	94	127	164	200	240	288	329	374	421	478	538	603	673	748	828	916	
30	64	94	127	164	201	240	288	329	374	421	478	538	603	672	747	828	915	
30	64	94	127	164	201	240	288	329	374	421	477	538	602	672	747	828	915	
30	64	94	127	165	201	241	289	329	374	421	477	537	602	672	746	827	915	
30	64	94	128	165	202	241	288	329	374	421	477	537	601	671	746	827	914	
30	64	95	128	165	202	241	284	329	374	421	477	537	601	670	745	826	914	
30	65	95	128	166	202	242	284	329	374	421	476	536	600	669	744	825	913	
31	65	95	129	166	203	242	284	330	374	421	476	536	600	669	743	825	913	
31	65	96	129	167	203	242	284	330	374	421	476	535	599	668	742	824	912	
31	65	96	129	167	203	242	285	330	374	420	475	534	598	667	741	823	912	
31	66	96	130	167	204	243	285	330	374	420	475	533	597	666	740	822	911	
31	66	97	130	168	204	243	285	330	373	420	474	533	596	664	739	820	910	
31	66	97	131	168	205	243	285	330	373	419	473	532	595	663	737	819	909	
32	67	98	131	169	205	244	285	330	373	419	472	530	593	661	736	817	908	
32	67	98	132	169	205	244	286	330	373	418	472	529	592	660	734	816	907	
32	68	99	132	170	206	245	286	330	373	418	471	528	590	658	732	814	906	
32	68	99	133	171	207	245	286	330	372	417	470	527	588	656	730	812	904	
33	69	100	134	171	207	246	287	330	372	416	469	525	586	653	727	810	903	
33	69	101	135	172	208	246	287	330	372	416	467	523	584	651	724	807	901	
33	70	101	135	173	209	247	287	330	371	415	466	521	582	648	721	804	899	
34	70	102	136	174	210	248	288	330	371	414	464	519	579	645	718	801	897	
34	71	103	137	175	211	248	288	330	370	413	463	517	576	641	715	798	895	

CASH VALUES OR LOANS.

Guaranteed on Ordinary Life Policies of \$1,000 Each.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	814 81	821 83	828 40	835 84	842 49	856 17	870 81	884 91	8198 00	8398 00
22	15 89	23 45	30 55	37 24	44 35	58 50	78 10	88 20	148 25	244 00
23	16 80	23 31	31 75	38 21	46 35	60 95	76 04	91 64	148 74	244 00
24	16 83	24 28	32 01	40 28	48 40	63 51	79 11	96 21	154 44	252 00
25	17 30	25 28	34 82	41 88	50 55	66 14	82 28	98 94	160 36	258 00
26	17 29	25 28	35 69	43 40	52 82	68 44	85 02	102 88	166 80	260 00
27	18 71	27 28	37 12	45 22	55 16	71 85	89 09	106 88	172 80	265 00
28	18 47	28 33	38 61	47 05	57 50	74 97	92 71	111 11	179 54	268 00
29	20 26	30 21	40 17	49 24	60 17	78 05	96 49	116 51	186 44	268 00
30	21 09	30 75	41 80	50 82	62 80	81 81	100 40	120 10	198 01	278 00
31	21 86	32 03	43 51	53 00	65 80	84 75	104 50	124 87	201 04	280 00
32	22 86	33 33	45 23	55 16	68 40	88 88	108 76	129 88	208 72	284 00
33	23 81	34 33	47 15	57 40	71 45	91 00	113 18	135 01	216 86	288 00
34	24 80	35 13	49 10	59 75	74 80	95 88	117 81	140 40	224 86	296 00
35	25 84	37 61	51 12	62 30	77 84	99 90	122 68	146 01	232 28	302 00
36	26 92	38 20	53 23	64 78	81 25	104 10	127 62	151 88	241 92	308 00
37	28 05	40 33	55 43	67 42	84 77	108 48	132 82	157 86	250 76	316 00
38	29 22	42 54	57 74	70 21	88 41	112 94	138 19	164 11	259 79	320 00
39	30 47	44 33	60 15	73 11	92 20	117 64	143 76	170 67	269 52	323 00
40	31 75	46 19	63 46	76 14	96 10	122 46	149 50	177 20	278 40	328 00
41	33 11	48 15	65 23	79 28	100 19	127 47	155 41	184 03	287 94	334 00
42	34 62	50 18	67 99	82 52	104 34	132 54	161 48	190 95	297 61	340 00
43	35 99	52 23	70 80	85 88	108 56	137 74	167 57	198 06	307 40	348 00
44	37 50	54 45	73 69	89 30	112 87	143 62	173 82	206 26	317 29	350 00
45	39 08	56 09	76 65	92 80	117 25	148 99	180 18	212 62	327 27	341 00
46	40 69	58 97	79 68	96 88	121 50	153 77	186 58	220 06	337 30	353 00
47	42 83	61 29	82 73	100 00	125 99	159 21	193 08	227 59	347 39	354 00
48	44 00	63 66	85 85	103 60	130 46	164 70	199 68	235 21	357 49	375 00
49	45 70	66 06	89 02	107 46	134 89	170 22	206 24	242 84	367 62	386 00
50	47 42	68 50	92 24	111 28	139 23	175 74	212 89	250 69	377 76	396 00
51	49 19	71 00	95 53	115 10	143 66	181 89	219 62	258 55	387 86	408 00
52	50 99	73 44	98 86	119 02	148 07	186 91	226 86	266 47	397 96	419 00
53	52 83	76 12	102 26	123 02	152 47	192 50	233 14	274 44	407 97	430 00
54	54 70	78 76	105 71	127 06	156 84	198 07	239 88	282 45	417 87	440 00
55	56 80	81 43	109 21	131 14	161 17	203 68	246 72	290 50	427 64	451 00
56	58 84	84 15	112 75	135 27	165 44	209 14	253 49	298 63	437 25	461 00
57	60 51	86 89	116 32	139 48	169 62	214 61	260 20	306 54	446 70	473 00
58	62 60	89 67	119 92	143 92	173 70	219 95	268 88	314 50	455 02	483 00
59	64 61	92 46	123 55	147 82	177 66	225 17	278 85	322 86	463 32	493 00
60	66 63	95 28	127 18	152 02	181 47	230 25	279 71	330 10	474 71	507 00

CASH VALUES OR LOANS.

On 20-Premiums Life Policies for \$1,000 each.

NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.

	3	4	5	6	7	8	9	10	15	20
1	33 38	34 57	36 23	38 81	41 09	43 65	46 51	49 38	53 18	56 00
2	33 88	40 52	47 51	55 45	63 91	71 30	78 60	85 11	92 65	97 80
3	34 55	50 49	68 84	87 17	114 12	142 04	170 97	200 83	230 89	265 83
4	35 24	51 50	70 21	88 90	116 38	144 84	174 34	204 89	237 89	275 10
5	35 95	52 54	71 62	90 24	118 75	147 77	177 81	208 95	243 80	284 58
6	36 69	53 61	73 00	92 61	121 17	150 74	181 36	213 12	250 59	294 30
7	37 44	54 70	74 56	94 32	123 64	153 80	185 04	217 40	257 49	304 23
8	38 21	55 84	76 10	96 48	126 18	156 95	188 80	221 80	264 58	314 37
9	39 01	57 00	77 68	98 45	128 27	160 14	192 65	226 31	271 80	324 79
10	39 84	58 20	79 80	100 58	131 46	163 47	196 61	230 94	279 19	335 22
11	40 69	59 43	80 98	102 60	134 17	166 84	200 65	235 67	286 75	346 89
12	41 55	60 70	82 70	104 72	136 98	170 28	204 79	240 52	294 45	356 71
13	42 46	62 00	84 46	106 90	139 78	173 80	209 08	245 49	302 30	367 67
14	43 38	63 34	86 27	109 12	142 69	177 42	213 37	250 58	310 27	378 74
15	44 33	64 72	88 14	111 38	145 65	181 12	217 32	255 78	318 38	389 92
16	45 30	66 13	90 04	113 68	148 68	184 89	222 35	261 10	326 48	399 18
17	46 30	67 57	92 00	116 02	151 78	188 75	228 98	268 51	334 69	409 51
18	47 33	69 06	94 00	118 41	154 93	192 67	231 66	272 01	342 94	419 89
19	48 39	70 60	96 08	120 81	158 12	196 64	236 45	277 60	351 23	430 30
20	49 47	72 17	98 19	123 29	161 38	200 70	241 31	283 23	359 51	440 72
21	50 60	73 79	100 33	125 78	164 66	204 79	246 18	288 90	367 78	451 13
22	51 75	75 45	102 58	128 25	167 94	208 86	251 06	294 53	376 99	461 56
23	52 94	77 14	104 84	130 74	171 22	212 98	255 92	300 88	384 15	470 83
24	54 14	78 86	107 11	133 17	174 45	216 97	260 76	306 91	392 20	479 08
25	55 36	80 59	109 40	135 54	177 62	220 94	265 55	311 52	400 15	488 24
26	56 60	82 33	111 68	137 88	180 72	224 85	270 27	317 06	407 94	496 27
27	57 83	84 08	113 95	140 00	183 72	228 66	274 91	322 53	415 55	504 16
28	59 06	85 78	116 20	142 12	186 64	232 40	279 46	327 91	423 06	511 88
29	60 27	87 49	118 45	144 07	189 42	236 00	283 88	333 19	430 15	519 41
30	61 50	89 20	120 68	146 98	192 10	239 50	288 22	338 37	437 10	526 73
31	62 72	90 91	122 90	147 68	194 67	242 90	292 44	343 43	444 77	534 83
32	63 94	92 62	125 12	149 27	197 11	246 15	296 53	348 37	451 50	542 67
33	65 18	94 32	127 32	150 76	199 42	249 29	300 48	353 18	458 18	550 28
34	66 40	96 08	129 52	152 13	201 60	252 28	304 80	357 85	464 84	557 69
35	67 64	97 78	131 71	153 88	203 61	255 11	307 96	362 87	471 10	564 93
36	68 88	99 44	133 88	155 33	205 44	257 76	311 43	366 70	477 90	571 01
37	70 14	101 15	136 05	156 21	207 13	260 24	314 72	370 84	484 22	577 97
38	71 39	102 85	138 20	156 87	208 60	262 50	317 78	374 75	490 04	584 39
39	72 64	104 54	140 32	156 39	209 88	264 54	320 60	378 40	495 41	590 49
40	73 89	106 23	142 43	156 68	210 88	266 29	323 13	381 77	500 89	596 06

CASH VALUES OR LOANS.

On 20-Year Endowment Policies for \$1,000 each.

Age at Issue.	NUMBER OF YEARS COMPLETED AND WHOLLY PAID FOR IN CASH.									
	3	4	5	6	7	8	9	10	15	20
21	869 68	101 98	189 08	3191 73	3242 85	3295 88	3350 92	3408 08	3675 97	3938 08
22	69 67	101 92	189 06	191 48	242 64	295 73	350 80	407 97	675 87	938 08
23	69 67	101 91	189 06	191 24	242 44	295 57	350 70	407 91	675 77	928 08
24	69 67	101 91	189 05	190 96	242 21	295 39	350 58	407 85	675 66	928 08
25	69 67	101 91	189 04	190 68	241 99	295 23	350 46	407 79	675 54	928 08
26	69 67	101 90	189 04	190 40	241 77	295 05	350 34	407 73	675 42	928 08
27	69 67	101 90	189 04	190 06	241 49	294 85	350 21	407 67	675 29	928 08
28	69 68	101 91	189 04	189 72	241 22	294 65	350 08	407 62	675 16	928 08
29	69 69	101 92	189 04	189 42	240 99	294 48	349 97	407 56	675 00	928 08
30	69 71	101 93	189 06	189 11	240 78	294 29	349 85	407 51	674 85	928 08
31	69 73	101 96	189 08	188 73	240 44	294 07	349 72	407 47	674 70	928 08
32	69 74	101 98	189 11	188 40	240 18	293 88	349 60	407 44	674 58	928 08
33	69 78	102 03	189 16	188 04	239 91	293 69	349 50	407 41	674 36	928 08
34	69 82	102 08	189 21	187 67	239 68	293 51	349 41	407 42	674 19	928 08
35	69 88	102 14	189 28	187 32	239 38	293 35	349 35	407 45	674 00	928 08
36	69 93	102 21	189 36	186 89	239 06	293 16	349 28	407 51	673 78	928 08
37	70 00	102 30	189 48	186 54	238 88	293 04	349 26	407 59	673 54	928 08
38	70 08	102 42	189 61	186 16	238 58	292 91	349 25	407 70	673 27	928 08
39	70 19	102 56	189 79	185 79	238 35	292 81	349 28	407 84	672 96	928 08
40	70 32	102 74	140 00	185 43	238 14	292 74	349 32	407 88	672 61	927 08
41	70 49	102 94	140 26	185 10	237 95	292 68	349 37	408 14	672 21	927 08
42	70 67	103 19	140 54	184 77	237 76	292 62	349 42	408 28	671 74	927 08
43	70 88	103 45	140 85	184 38	237 58	292 51	349 48	408 41	671 20	926 08
44	71 10	103 74	141 19	183 97	237 26	292 38	349 42	408 53	670 58	926 08
45	71 36	104 06	141 55	183 51	236 96	292 22	349 39	408 62	669 88	925 08
46	71 62	104 39	141 91	182 92	236 64	291 97	349 28	408 69	669 08	925 08
47	71 90	104 78	142 28	182 34	236 13	291 70	349 18	408 70	668 17	924 08
48	72 18	105 06	142 66	181 67	235 65	291 39	349 01	408 69	667 16	924 08
49	72 46	105 43	143 05	180 80	235 09	291 00	348 80	408 66	666 01	923 08
50	72 76	105 78	143 45	180 08	234 47	290 57	348 56	408 51	664 75	922 08
51	73 09	106 18	143 90	179 20	233 81	290 13	348 31	408 55	663 36	921 08
52	73 45	106 62	144 38	178 24	233 10	289 68	348 08	408 49	661 88	920 08
53	73 83	107 09	144 90	177 30	232 40	289 15	347 75	408 43	660 17	919 08
54	74 24	107 60	145 47	176 31	231 59	288 59	347 48	408 37	658 33	918 08
55	74 70	108 16	146 10	175 69	230 74	288 01	347 11	408 33	656 29	916 08
56	75 19	108 77	146 78	173 91	229 86	287 41	346 78	408 27	654 02	915 08
57	75 73	109 44	147 51	172 64	228 92	286 76	346 40	408 20	651 47	913 08
58	76 31	110 14	148 30	171 31	227 92	286 08	345 97	408 08	648 63	911 08
59	76 92	110 90	149 14	169 89	226 80	285 23	345 45	407 88	645 58	909 08
60	77 58	111 71	150 05	168 38	225 59	284 31	344 88	407 60	642 23	907 08

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life (Endowment at 65) Policy without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	Pure En- dowment.
Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	
1 51	2 106	3 179	4 252	5 357	6 491	7 654	8 816	15 215	19 98	....
1 71	2 147	3 224	4 317	5 439	6 591	7 764	8 944	15 236	18 334	....
1 108	2 188	3 286	4 391	5 517	6 674	7 854	8 1044	15 248	18 255	....
1 129	2 229	3 330	4 441	5 574	6 734	7 914	8 1104	15 251	18 181	....
1 67	2 271	3 380	4 491	5 624	6 784	7 964	8 1154	15 225	18 98	....
1 205	2 311	3 424	4 541	5 674	6 824	7 994	8 1184	15 208	18 7	....
1 225	2 351	3 464	4 581	5 714	6 864	7 1034	8 1224	15 165	17 260	....
1 252	3 2	4 147	5 309	6 484	7 674	8 874	9 1084	15 128	17 153	....
1 282	3 26	4 391	5 544	6 714	7 894	8 1084	9 1284	15 82	17 90	....
1 319	3 100	4 234	5 391	6 564	7 744	8 934	9 1134	15 26	16 277	....
1 355	3 135	4 282	5 441	6 614	7 794	8 984	9 1184	15 327	16 154	....
2 7	3 167	4 310	5 464	6 634	7 814	8 1004	9 1204	15 254	16 27	....
2 41	3 198	4 351	5 504	6 674	7 854	8 1044	9 1244	15 173	15 260	....
2 57	3 226	4 380	5 534	6 704	7 884	8 1074	9 1274	15 85	15 125	....
2 88	3 251	4 404	5 554	6 724	7 904	8 1094	9 1294	15 367	14 851	....
2 117	3 280	4 434	5 584	6 754	7 934	8 1124	9 1324	15 266	14 218	....
2 128	3 308	4 464	5 614	6 784	7 964	8 1154	9 1354	15 160	14 78	....
2 159	3 324	4 484	5 634	6 804	7 984	8 1174	9 1374	15 49	13 292	....
2 159	3 336	4 496	5 646	6 816	7 996	8 1186	9 1386	15 309	13 145	....
2 180	3 344	5 130	6 216	7 285	8 249	9 210	10 133	12 189	12 860	....
2 197	3 363	5 153	6 235	7 305	8 274	9 235	10 155	12 70	12 220	....
2 197	3 363	5 115	6 194	7 219	8 179	9 115	10 141	12 814	12 72	....
2 209	3 360	5 108	6 168	7 167	8 129	9 68	10 291	12 194	11 290	....
2 218	4 2	5 96	6 150	7 160	8 86	9 360	10 210	12 72	11 152	....
2 225	3 356	5 80	6 115	7 108	8 25	9 291	10 124	12 312	11 7	....
2 228	3 355	5 60	6 87	7 60	7 235	8 217	9 47	10 167	10 240	....
2 245	3 336	5 35	6 43	7 9	7 275	8 188	9 316	10 60	10 101	....
2 213	3 345	5 7	6 360	6 316	7 209	8 56	9 238	10 299	9 329	....
2 196	3 303	4 339	5 319	6 254	7 188	8 335	9 129	10 173	9 199	....
2 189	3 276	4 303	5 273	6 188	7 65	8 246	9 86	10 48	9 75	....
2 181	3 257	4 274	5 222	6 128	7 363	8 163	9 305	10 291	8 320	....
2 167	3 224	4 229	5 167	6 55	7 272	8 70	9 201	10 171	8 199	....
2 143	3 188	4 182	5 109	6 345	7 190	8 341	9 103	10 52	8 84	....
2 117	3 160	4 181	5 49	6 276	7 107	8 253	9 6	10 363	7 335	....
2 99	3 119	4 67	5 351	6 188	7 23	8 158	9 274	10 193	7 227	....
2 79	3 85	4 32	5 267	6 187	7 398	8 70	9 177	10 85	7 123	....
2 47	3 40	4 341	5 232	6 48	7 212	8 341	9 75	10 389	7 26	....
2 15	2 359	3 277	4 149	5 335	6 122	7 248	8 340	9 236	6 306	....
1 355	2 313	3 240	4 78	5 250	6 34	7 151	8 243	9 189	6 238	....
1 321	2 267	3 158	4 7	5 173	6 311	7 62	8 150	9 41	6 0	8115
1 238	2 222	3 102	4 361	5 98	6 227	7 336	8 61	9 312	5 0	304

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on a 20-Premiums Life (Endowment at 65) Policy without further Payment of Premiums provided Premiums have been fully paid in Cash for

Age.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	Pure En- dowment.						
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.						
20	4	247	7	222	10	249	13	322	17	38	20	56	22	344	35	173	34	3	39	239	.....
21	4	262	7	241	10	285	13	346	17	39	20	27	22	279	35	72	33	124	37	328	.....
22	4	283	7	275	10	318	14	377	19	31	19	352	22	204	34	326	32	256	37	53	.....
23	4	324	7	310	10	344	14	407	16	19	19	304	22	120	34	207	32	7	36	145	.....
24	4	353	7	339	11	1	14	14	16	357	19	245	22	27	34	82	31	122	35	235	.....
25	5	17	8	0	11	18	14	10	16	323	19	178	21	291	23	314	30	243	34	303	.....
26	5	25	8	5	11	8	13	943	16	262	19	84	21	166	23	158	29	360	34	66	.....
27	5	49	8	24	11	13	13	334	16	21	19	121	21	51	23	13	29	106	33	157	.....
28	5	53	8	39	11	11	13	266	16	153	18	275	20	294	22	210	28	216	32	243	.....
29	5	73	8	49	11	2	13	261	16	87	18	176	20	165	22	53	27	387	31	337	.....
30	5	90	8	55	10	353	13	219	16	19	18	72	20	30	21	256	27	81	31	66	.....
31	5	86	8	37	10	313	13	152	15	280	17	310	19	240	21	76	26	190	30	159	.....
32	5	97	8	33	10	235	13	95	15	177	17	177	19	81	20	267	25	293	29	252	.....
33	5	87	8	6	10	234	13	32	15	84	17	36	13	296	30	83	25	42	28	328	.....
34	5	92	7	357	10	194	12	327	14	360	16	392	13	129	19	258	24	151	23	59	.....
35	5	93	7	338	10	147	12	262	14	245	16	160	17	336	19	77	23	260	27	156	.....
36	5	74	7	296	10	80	12	155	14	122	16	11	17	161	18	247	23	4	23	252	.....
37	5	50	7	251	10	8	12	54	13	369	15	221	16	350	18	51	22	117	25	346	.....
38	5	41	7	217	9	311	11	339	13	241	15	65	16	182	17	218	21	218	25	66	.....
39	5	12	7	163	9	229	11	230	13	106	14	271	16	2	17	20	20	331	24	168	.....
40	4	344	7	120	9	159	11	108	12	334	14	309	15	284	16	196	20	71	23	268	.....
41	4	309	7	59	9	70	10	359	12	193	13	311	15	2	15	352	19	79	23	2	.....
42	4	271	6	359	8	344	10	241	12	51	13	185	14	172	15	142	18	237	22	96	.....
43	4	281	6	292	8	250	10	169	11	260	12	384	13	363	14	308	18	39	21	204	.....
44	4	188	6	222	8	154	9	333	11	115	12	168	13	159	14	99	17	149	20	296	.....
45	4	143	6	150	8	56	9	239	10	334	12	17	12	332	13	257	16	266	20	41	.....
46	4	97	6	77	7	322	9	105	10	186	11	200	12	149	13	52	16	20	19	144	.....
47	4	86	5	355	7	209	8	334	10	29	11	25	11	323	12	214	15	133	19	261	.....
48	3	353	5	229	7	107	8	297	9	246	10	315	11	134	12	13	14	253	17	360	.....
49	3	303	5	190	6	359	8	70	9	39	10	42	10	313	11	179	14	17	17	.....
50	3	252	5	113	6	254	7	309	8	299	9	296	10	128	10	349	13	162	16	139	.....
51	3	201	5	85	6	149	7	152	8	154	9	68	9	312	10	158	12	285	15	219	.....
52	3	138	4	310	6	86	7	48	8	8	8	267	9	134	9	335	12	63	14	273	.....
53	3	85	4	290	5	297	6	289	7	219	8	395	8	625	9	145	11	195	13	348	.....
54	3	23	4	180	5	194	6	158	7	74	7	311	8	180	8	325	10	339	12	405	.....
55	2	335	4	61	5	75	6	31	6	236	7	157	7	343	8	148	10	130	11	428	.....
56	2	272	3	340	4	326	5	265	6	151	7	0	7	172	7	193	9	233	10	513	.....
57	2	210	3	247	4	214	5	128	6	11	6	298	7	6	7	133	8	73	9	535	.....
58	2	143	3	157	4	108	5	16	5	235	6	56	6	213	6	396	8	231	8	639	.....
59	2	78	3	73	4	5	4	256	5	63	5	271	6	56	6	191	8	22	7	685	.....
60	2	17	2	366	3	271	4	137	4	334	5	128	5	287	6	25	7	194	6	707	.....

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on a 20-Year Endowment Policy with amount returned at the end of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.				
Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Pure Endt.	Years.	Pure Endt.		
14	85	16	...	53	15	...	130	14	...	204	13	...	275	12	...	343	11	...	410	10	...	
14	2	16	...	51	15	...	128	14	...	201	13	...	273	12	...	342	11	...	408	10	...	
13	240	16	...	47	15	...	124	14	...	198	13	...	270	12	...	339	11	...	406	10	...	
13	150	16	...	44	15	...	121	14	...	196	13	...	268	12	...	337	11	...	404	10	...	
13	67	16	...	40	15	...	118	14	...	193	13	...	266	12	...	336	11	...	403	10	...	
12	326	16	...	36	15	...	115	14	...	190	13	...	263	12	...	333	11	...	401	10	...	
12	227	16	...	32	15	...	111	14	...	187	13	...	260	12	...	330	11	...	399	10	...	
12	90	16	...	28	15	...	108	14	...	184	13	...	256	12	...	326	11	...	396	10	...	
11	351	16	...	21	15	...	101	14	...	178	13	...	252	12	...	323	11	...	393	10	...	
11	244	16	...	15	15	...	96	14	...	173	13	...	247	12	...	319	11	...	389	10	...	
11	136	16	...	8	15	...	90	14	...	168	13	...	243	12	...	315	11	...	386	10	...	
11	25	16	...	1	15	...	84	14	...	162	13	...	238	12	...	311	11	...	382	10	...	
10	248	15	173	...	15	...	75	14	...	155	13	...	231	12	...	305	11	...	377	10	...	
10	135	14	348	...	15	...	68	14	...	148	13	...	226	12	...	300	11	...	373	10	...	
10	20	14	159	...	15	...	68	14	...	140	13	...	218	12	...	294	11	...	367	10	...	
9	269	13	336	...	15	...	48	14	...	131	13	...	211	12	...	287	11	...	360	10	...	
9	152	13	149	...	15	...	38	14	...	122	13	...	203	12	...	280	11	...	355	10	...	
9	11	12	908	...	15	...	25	14	...	110	13	...	192	12	...	272	11	...	347	10	...	
8	259	12	125	...	15	...	12	14	...	99	13	...	181	12	...	262	11	...	339	10	...	
8	121	11	290	...	14	296	...	14	...	85	13	...	169	12	...	251	11	...	329	10	...	
8	6	11	114	...	14	47	...	14	...	69	13	...	155	12	...	239	11	...	319	10	...	
7	256	10	306	...	13	185	...	14	...	52	13	...	140	12	...	226	11	...	306	10	...	
7	123	10	117	...	12	313	...	14	...	32	13	...	122	12	...	211	11	...	295	10	...	
7	11	9	299	...	12	81	...	14	...	10	13	...	103	12	...	194	11	...	280	10	...	
6	248	9	120	...	11	221	...	13	207	...	13	...	81	12	...	174	11	...	263	10	...	
6	123	8	312	...	11	9	...	12	316	...	13	...	57	12	...	153	11	...	244	10	...	
6	19	8	168	...	10	156	...	12	67	...	13	...	29	12	...	129	11	...	223	10	...	
5	265	7	360	...	9	317	...	11	190	...	12	328	...	12	...	100	11	...	198	10	...	
5	165	7	200	...	9	118	...	10	323	...	12	66	...	12	...	68	11	...	172	10	...	
5	55	7	47	...	8	292	...	10	87	...	11	168	...	12	...	31	11	...	140	10	...	
4	312	6	264	...	8	108	...	9	236	...	10	290	...	11	295	...	11	...	103	10	...	
4	208	6	121	...	7	295	...	9	29	...	10	57	...	11	39	...	11	...	62	10	...	
4	108	5	348	...	7	124	...	8	194	...	9	198	...	10	150	...	11	...	14	10	...	
3	4	13	524	...	6	315	...	7	359	...	8	340	...	9	272	...	10	175	...	92	...	
3	254	5	86	...	6	158	...	7	177	...	8	128	...	9	41	...	9	292	...	38	...	
3	194	4	329	...	6	8	...	6	360	...	7	291	...	8	187	...	9	50	...	9	271	...

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will extended on an Ordinary Life 20-Year Distribution Policy without further Payment of Premiums, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yr.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
15 to 25 }	2 180		3 189		4 91		5 82		6 30		7 34		8 0		8 285		12 129		14 8	
26	2 198		3 175		4 135		5 185		6 85		7 82		8 49		8 330		12 121		14 2	
27	2 225		3 210		4 180		5 174		6 120		7 124		8 91		9 0		12 105		13 30	
28	2 254		3 240		4 210		5 222		6 173		7 163		8 129		9 30		12 75		13 23	
29	2 279		3 265		4 249		5 250		6 210		7 201		8 150		9 53		12 45		13 12	
30	2 300		3 300		4 288		5 291		6 243		7 231		8 180		9 64		12 0		13 3	
31	2 315		3 330		4 315		5 318		6 270		7 255		8 192		9 70		11 315		12 28	
32	2 349		4 0		4 342		5 330		6 290		7 268		8 198		9 67		11 246		12 19	
33	3 7		4 23		5 0		6 6		6 309		7 279		8 198		9 60		11 180		12 3	
34	3 25		4 45		5 22		6 21		6 318		7 279		8 190		9 57		11 112		11 28	
35	3 40		4 60		5 37		6 38		6 321		7 274		8 175		9 15		11 83		11 25	
36	3 60		4 75		5 49		6 37		6 315		7 264		8 155		8 348		10 310		11 5	
37	3 67		4 85		5 55		6 37		6 312		7 247		8 128		8 300		10 225		10 30	
38	3 75		4 90		5 55		6 38		6 297		7 225		8 94		8 262		10 135		10 21	
39	3 82		4 96		5 54		6 22		6 279		7 195		8 54		8 213		10 89		10 8	
40	3 87		4 93		5 48		6 8		6 255		7 159		8 10		8 160		9 300		9 25	
41	3 87		4 90		5 36		5 345		6 225		7 120		7 316		8 99		9 201		9 28	
42	3 86		4 82		5 19		5 315		6 192		7 75		7 254		8 36		9 99		9 7	
43	3 75		4 70		5 0		5 292		6 150		7 27		7 228		7 330		8 315		8 25	
44	3 73		4 55		4 330		5 259		6 111		6 330		7 142		7 256		8 250		8 18	
45	3 60		4 37		4 310		5 220		6 64		6 250		7 76		7 180		8 144		8 6	
46	3 48		4 16		4 280		5 188		6 15		6 217		7 10		7 108		8 30		7 25	
47	3 33		3 345		4 247		5 138		5 322		6 180		6 278		7 30		7 201		7 18	
48	3 15		3 325		4 210		5 98		5 267		6 90		6 225		6 312		7 184		7 6	
49	2 361		3 295		4 171		5 45		5 210		6 24		6 150		6 229		7 73		6 30	
50	2 330		3 262		4 129		4 354		5 150		5 339		6 75		6 150		6 330		6 18	
51	2 308		3 223		4 87		4 300		5 90		5 246		6 0		6 64		6 310		6 34	
52	2 283		3 200		4 42		4 246		5 27		5 172		5 282		5 942		6 123		5 29	
53	2 255		3 157		3 360		4 191		4 325		5 111		5 204		5 259		6 23		5 23	
54	2 228		3 117		3 310		4 185		4 261		5 30		5 126		5 177		5 279		5 6	
55	2 199		3 79		3 261		4 69		4 195		4 324		5 48		5 94		5 62		5 2	

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on a 15-Year Indemnity and Investment Bond Policy without further Payment of Premiums, provided Premiums have been Fully Paid in Cash for

2 Yrs.		3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		13 Yrs.		14 Yrs.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
3	353	6	135	9	65	12	51	15	174	18	336	22	195	25	231	28	180	35	234	37	261
4	10	6	169	9	90	12	81	15	201	18	330	22	150	25	150	28	44	34	342	37	0
4	33	6	195	9	135	12	120	15	227	18	315	22	105	25	54	27	268	34	107	36	93
4	54	6	234	9	150	12	150	15	242	18	300	22	48	24	279	27	129	33	231	35	198
4	75	6	257	9	180	12	180	15	242	18	270	21	330	24	180	28	339	32	350	34	300
4	99	6	280	9	219	12	187	15	236	18	237	21	258	24	94	26	180	33	156	34	21
4	112	6	305	9	230	12	192	15	217	18	180	21	171	23	300	26	20	31	219	33	123
4	132	6	330	9	254	12	192	15	187	18	123	21	72	23	162	25	207	30	333	32	226
4	150	6	345	9	257	12	182	15	150	18	54	20	321	23	30	25	30	30	72	31	297
4	160	7	0	9	263	12	169	15	105	17	342	20	183	22	240	24	297	29	174	31	30
4	170	7	7	9	262	12	146	15	56	17	246	20	78	22	84	24	25	28	294	30	190
4	189	7	10	9	252	12	111	14	354	17	150	19	300	21	282	23	169	28	39	29	207
4	184	7	10	9	234	12	60	14	265	17	45	19	168	21	111	23	0	27	131	28	207
4	187	7	4	9	210	12	0	14	205	16	294	19	21	20	299	22	159	26	246	28	23
4	188	6	357	9	182	11	332	14	115	16	174	18	255	20	120	21	312	25	342	27	106
4	197	6	332	9	150	11	268	14	25	16	51	18	75	19	300	21	111	25	88	26	196
4	180	6	319	9	102	11	192	13	279	15	278	17	265	19	104	20	261	24	189	25	265
4	169	6	288	9	55	11	121	13	180	15	147	17	126	18	282	20	54	23	288	25	12
4	158	6	265	9	0	11	39	13	64	15	0	16	296	18	90	19	198	23	27	24	102
4	139	6	228	8	286	10	316	12	310	14	219	16	120	17	270	18	348	22	132	23	192
4	121	6	190	8	239	10	225	12	190	14	72	15	315	17	65	18	135	21	237	22	285
4	99	6	144	8	165	10	124	12	64	13	257	15	135	16	228	17	279	20	336	22	14
4	72	6	99	8	94	10	22	11	297	13	129	14	321	16	30	17	42	20	81	21	108
4	40	6	46	8	18	9	279	11	154	12	330	14	141	15	192	16	194	19	189	20	207
4	12	5	354	7	296	9	175	11	30	12	177	13	320	14	359	15	357	18	274	19	297
3	338	5	290	7	212	9	61	10	257	12	15	13	141	14	158	15	142	18	45	19	42
3	301	5	234	7	120	8	312	10	118	11	222	12	816	13	315	14	290	17	159	18	147
3	262	5	169	7	34	8	198	9	342	11	57	12	136	13	123	14	76	16	264	17	249
3	219	5	102	6	306	8	75	9	204	10	260	11	318	12	285	13	228	16	54	16	354
3	180	5	34	6	222	7	325	9	60	10	97	11	199	12	90	13	19	15	126	16	90
3	135	4	327	6	117	7	206	8	284	9	284	10	323	11	287	12	168	14	270	15	236
3	90	4	285	6	22	7	90	8	135	9	185	10	135	11	60	11	290	14	30	14	330
3	45	4	196	5	268	6	334	7	8	8	346	9	345	10	340	11	130	13	193	14	136
2	362	4	115	5	197	6	220	7	227	8	195	9	160	10	54	10	294	12	294	13	236
2	310	4	45	5	100	6	90	7	197	8	42	8	353	9	236	10	99	12	72	12	340
2	262	3	336	5	9	5	354	6	326	7	255	8	189	9	64	9	271	11	216	12	135

TABLE OF GUARANTEED CASH VALUES

Which the Company will pay on 20-Year Endowment Policies of
\$1,000 Each.

Age at Issue.	AT END OF													
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.
21	862	899	914	919	923	927	933	940	949	9501	9668	9792	9927	9927
22	62	99	145	199	263	307	353	400	449	501	568	632	692	727
23	63	100	145	200	264	307	353	400	449	501	568	632	692	727
24	63	100	145	200	264	307	353	400	449	501	568	632	692	727
25	68	100	145	200	263	307	353	400	449	500	567	631	691	727
26	68	100	145	199	263	307	352	400	449	500	567	631	691	727
27	68	99	145	199	263	306	352	399	448	499	567	631	691	727
28	68	99	144	199	262	306	351	399	448	499	566	630	690	727
29	62	99	144	199	262	306	351	398	447	498	566	630	690	726
30	62	99	144	198	262	305	351	398	447	498	565	630	690	726
31	62	99	144	198	262	305	350	397	446	498	565	630	690	726
32	62	99	144	198	261	305	350	397	446	498	565	630	690	726
33	62	99	144	198	261	304	350	397	446	497	564	630	690	726
34	62	99	144	198	261	304	350	397	446	497	564	630	690	726
35	62	99	143	198	261	304	350	397	446	497	563	630	690	726
36	62	98	143	198	261	304	350	397	446	496	563	630	690	726
37	62	98	143	198	261	305	350	397	445	496	563	630	690	726
38	62	99	144	198	261	305	350	396	445	496	563	630	690	726
39	62	99	144	198	262	305	350	396	445	496	561	630	690	726
40	68	99	145	199	262	305	350	396	444	495	561	630	690	726
41	68	100	145	199	262	305	349	396	444	495	560	630	690	726
42	68	100	145	199	262	305	349	396	444	494	560	630	690	726
43	68	100	145	199	261	304	349	396	443	493	560	630	690	726
44	68	100	144	198	261	304	348	395	443	493	560	630	690	726
45	68	100	144	198	261	304	348	394	442	492	560	630	690	726
46	68	99	144	198	261	304	348	394	442	492	560	630	690	726
47	68	99	144	198	261	304	348	394	441	491	560	630	690	726
48	68	100	145	199	262	304	348	394	441	491	560	630	690	726
49	68	100	145	199	262	304	348	394	441	490	560	630	690	726
50	64	101	146	200	262	305	348	394	440	489	560	630	690	726

NOTE.—The Cash Loans on the above are 90 per cent of the cash values at the end of the years for which complete annual premiums have been paid.

CASH VALUES.

Guaranteed on Ordinary Life Policies of \$1,000 each.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
10	15	21	27	33	39	46	54	62	71	80	91	101	166	227	296
11	16	22	28	34	41	48	56	65	74	84	94	105	172	236	307
11	17	23	29	36	43	50	59	68	77	87	98	110	179	245	318
11	17	24	30	37	45	53	64	73	80	91	102	114	187	254	330
12	18	25	32	39	47	55	64	73	84	95	107	119	194	264	341
13	19	26	33	40	49	57	67	77	87	99	111	124	202	274	353
13	20	27	34	42	51	60	69	80	91	103	116	129	210	284	365
14	20	28	36	44	53	62	72	83	95	107	121	135	218	295	377
14	21	30	37	46	55	65	75	87	99	112	126	140	227	305	390
15	22	31	39	48	57	68	79	90	103	117	131	146	236	317	402
16	23	32	41	50	60	71	82	94	107	121	136	152	245	328	415
16	24	34	43	52	63	74	86	98	112	127	142	158	255	339	428
17	26	35	45	55	65	77	89	103	117	132	148	165	264	351	440
18	27	37	47	57	68	80	93	107	122	137	154	172	274	363	453
19	28	39	49	59	71	84	97	112	127	143	160	179	284	374	466
20	29	40	51	62	74	87	101	116	132	149	167	186	295	386	479
20	31	42	53	65	77	91	106	121	138	155	174	193	305	399	492
21	32	44	55	68	81	95	110	126	143	162	181	201	316	411	505
22	33	46	58	71	84	99	115	132	149	168	188	208	327	423	517
23	35	48	60	74	88	103	120	137	155	175	195	216	338	435	530
24	36	50	63	77	92	108	125	143	162	181	202	224	349	447	542
26	38	52	66	80	96	112	130	148	168	188	210	233	360	460	554
27	40	55	69	84	100	117	135	154	174	196	218	241	371	472	566
28	42	57	72	87	104	122	140	160	181	203	226	249	382	484	578
29	43	60	75	91	108	126	146	166	188	210	234	258	394	496	590
31	45	62	78	95	113	131	151	172	194	217	242	267	405	508	601
32	47	65	81	98	117	136	157	179	201	225	250	275	416	519	613
33	49	67	84	102	121	141	163	185	208	233	258	284	428	531	624
35	51	70	88	106	126	147	168	191	215	240	266	293	439	542	636
36	53	73	91	110	130	152	174	198	222	248	274	302	450	553	648
38	55	76	94	114	135	157	180	204	229	256	283	310	460	564	660
39	58	79	98	118	140	163	186	211	237	263	291	319	471	575	.....
41	60	82	101	122	145	168	192	218	244	271	299	328	482	586	.....
42	62	84	105	127	150	173	198	224	251	279	307	337	492	598	.....
44	64	87	109	131	154	179	204	231	258	287	316	345	502	609	.....
45	67	91	112	135	159	184	211	238	266	294	324	354	513	621	.....
47	69	94	116	140	164	190	217	244	273	302	332	362	523	.....	.....
49	71	97	120	144	169	196	223	251	280	309	340	370	534	.....	.....
50	74	100	124	148	174	201	229	257	287	317	347	379	545	.....	.....
52	76	103	127	153	179	207	235	264	294	324	355	387	556	.....	.....
54	79	106	131	157	184	212	241	270	300	331	363	395	567	.....	.....
56	81	110	135	162	189	218	247	277	307	338	370	403	.....	.....	.....
57	83	113	139	166	194	223	252	283	314	346	378	412	.....	.....	.....
59	86	116	143	170	199	228	258	289	321	353	387	421	.....	.....	.....
61	88	119	146	174	203	233	264	295	328	361	395	430	.....	.....	.....
63	91	122	150	178	208	238	270	302	335	369	404	440	.....	.....	.....

CASH VALUES GUARANTEED ON 20-PREMIUMS LIFE POLICIES

OF \$1,000 EACH.

Age at Issue.	AT THE END OF															20 Years.	25 Years.	30 Years.
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.			
20	\$23	\$35	\$48	\$61	\$74	\$89	\$106	\$123	\$142	\$163	\$185	\$208	\$234	\$263	\$297	\$389	\$433	\$483
21	24	35	49	62	76	91	108	126	145	166	189	213	239	268	302	397	442	494
22	25	36	50	63	78	93	110	129	148	170	193	217	244	273	308	406	452	505
23	25	37	51	65	79	95	113	132	152	174	197	222	249	278	314	414	462	516
24	26	38	52	66	81	98	115	135	155	177	201	227	255	284	321	423	472	528
25	26	39	54	68	83	100	118	138	159	182	206	232	260	289	326	433	483	539
26	26	40	55	70	85	102	121	141	162	186	211	237	266	295	332	442	493	550
27	27	41	56	71	87	105	124	144	166	190	215	243	272	301	338	452	504	562
28	28	42	57	73	89	107	126	147	170	194	220	248	278	307	344	462	515	573
29	28	42	59	74	91	110	129	151	174	199	225	254	285	314	351	472	526	585
30	29	43	60	76	93	112	132	154	178	203	231	260	291	320	357	483	537	596
31	30	45	62	78	96	115	136	158	182	208	236	266	298	327	364	493	549	608
32	31	46	63	80	98	118	139	162	186	213	241	272	305	334	371	504	560	620
33	31	47	65	82	100	120	142	166	191	218	247	278	312	341	378	515	572	633
34	32	48	66	84	103	123	146	170	195	223	253	285	319	348	385	526	583	645
35	33	49	68	86	105	126	149	174	200	228	259	291	326	355	392	537	595	657
36	34	50	70	88	108	130	153	178	205	234	265	298	333	362	400	549	607	669
37	35	52	72	90	111	133	156	182	210	239	271	305	341	370	408	560	618	681
38	36	53	73	93	113	136	160	186	215	245	277	311	348	377	415	572	630	693
39	37	54	75	95	116	139	164	191	220	250	283	318	356	385	423	583	642	705
40	38	56	77	97	119	143	168	196	225	256	289	325	363	392	430	595	653	716
41	39	57	79	100	122	146	172	200	230	262	296	332	371	400	438	607	665	728
42	40	59	81	102	125	150	176	204	235	267	302	339	378	407	445	618	676	739
43	41	60	83	105	128	153	180	209	240	273	308	346	386	415	453	630	687	750
44	42	62	85	107	131	157	184	214	245	279	315	353	393	422	460	642	698	761
45	43	63	87	110	134	160	188	218	250	284	321	359	401	430	468	653	709	772
46	44	65	90	112	137	164	192	223	255	290	327	366	408	437	475	665	720	783
47	45	67	92	115	140	167	196	227	260	295	333	373	415	444	482	676	730	793
48	46	68	94	118	143	171	200	231	265	301	339	379	422	451	489	687	740	803
49	47	70	96	120	146	174	204	236	270	306	344	385	429	458	496	698	750	813
50	48	71	98	123	149	177	208	240	274	311	350	391	435	464	502	709	760	823
51	49	73	100	125	152	181	212	244	279	316	355	397	442	471	509	720	770	834
52	51	74	102	128	155	184	215	248	284	321	361	403	448	477	515	730	779	845
53	52	76	104	130	158	187	219	252	288	326	366	408	454	483	521	740	788	856
54	53	78	106	133	161	191	223	256	292	330	371	414	459	488	526	750	798	867
55	54	79	108	135	164	194	226	260	296	335	375	418	465	494	532	760	807	878
56	55	81	110	137	166	197	229	264	300	339	380	423	469	498	536	770	817	889
57	56	82	112	140	169	200	233	267	304	343	384	427	474	503	541	779	827	899
58	57	84	114	142	172	203	236	271	307	346	387	431	478	507	545	788	837	910
59	58	86	116	145	174	206	239	274	311	350	391	434	481	510	548	798	847	921
60	60	87	118	147	177	208	242	277	314	352	394	437	485	514	552	807	857	932
61	61	89	120	149	179	211	245	280	316	355	396	440	488	517	555	817	867	943
62	62	90	122	151	182	214	247	282	319	358	399	443	490	519	557	827	877	954
63	63	92	124	154	184	216	250	285	321	360	401	445	493	522	560	837	887	965
64	64	93	127	156	186	218	252	287	324	363	404	448	496	525	563	847	897	976
65	65	95	128	158	188	221	254	289	326	365	407	451	499	528	566	857	907	987

TABLE OF EXTENDED INSURANCE.

ving the Length of time the Insurance for the Face of the Policy will be Extended on a 20-Year Endowment Policy without further Payment of Premiums with Amount returned at End of Period if the Insured is Living, provided Premiums have been fully Paid in Cash for

3 Yrs.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Yrs.	19 Yrs.
Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.	Years. Months. Years. Months. Pure Endow- ment.
11 10 16 11 9 16 11 7 16 11 5 16 11 3 16	830 28 25 22 19	15 15 15 15 15	8109 14 107 14 105 14 103 14 100 14	8185 13 183 13 181 13 179 13 177 13	8258 12 256 12 254 12 252 12 250 12	8328 11 327 11 325 11 323 11 321 11	8395 10 394 10 393 10 392 10 390 10	8459 5 458 5 457 5 456 5 455 5	8743 1 743 1 742 1 742 1 741 1
11 1 16 10 11 16 10 9 16 10 7 16 10 5 16	16 13 9 6	15 15 15 15 15	97 14 94 14 90 14 86 14 82 14	174 13 171 13 168 13 165 13 161 13	248 12 246 12 243 12 240 12 237 12	319 11 317 11 315 11 312 11 309 11	388 10 386 10 384 10 382 10 379 10	453 5 452 5 450 5 448 5 446 5	740 1 740 1 739 1 738 1 737 1
10 2 15 10 0 15 9 10 14 9 7 14 9 4 13	7 1 7 2 9	15 15 15 15 15	77 14 72 14 66 14 59 14 51 14	157 13 152 13 146 13 140 13 133 13	233 12 229 12 224 12 218 12 212 12	306 11 302 11 297 11 292 11 287 11	376 10 372 10 368 10 364 10 359 10	443 5 440 5 437 5 433 5 429 5	736 1 735 1 734 1 733 1 732 1
9 1 13 8 10 12 8 7 12 8 4 12 8 1 11	4 11 6 1 7	15 15 15 15 14	41 14 31 14 20 14 7 14	125 13 116 13 106 13 94 13 81 13	204 12 197 13 188 12 178 12 166 12	281 11 274 11 266 11 257 11 247 11	354 10 348 10 341 10 333 10 324 10	424 5 419 5 413 5 406 5 398 5	730 1 728 1 726 1 723 1 720 1
7 10 11 7 7 10 7 4 10 6 0 9 6 8 9	1 7 1 7 2	14 13 12 12 11	0 4 8 1 6	14 14 14 14 13	65 13 48 13 29 13 7 13	152 12 136 12 118 12 98 12 76 12	235 11 222 11 207 11 190 11 171 11	314 10 303 10 290 10 275 10 258 10	389 5 379 5 368 5 356 5 342 5
6 4 8 6 1 8 5 10 7 5 6 7 5 2 7	9 4 11 6 1	10 10 9 9 8	11 4 9 2 8	12 0 11 8 10	13 13 12 9 11	52 12 23 12 12 12 12	148 11 122 11 94 11 61 11 23 11	239 10 217 10 192 10 163 10 130 10	325 5 306 5 285 5 261 5 233 5
4 10 6 4 7 6 4 4 5 4 1 5 3 10 5	8 3 5 6 2	8 7 7 6 6	2 8 2 9 4	9 11 8 7 7	6 10 9 8 8	10 7 9 6 8	11 11 11 10 9	93 10 50 10 10 10 10	201 5 165 5 123 5 74 5 18 5
3 7 4 3 4 4 3 1 4 2 10 3 2 8 3	10 6 2 11 8	5 5 5 4 4	11 6 6 5 6	10 5 6 7 2	7 7 6 6 5	7 7 7 6 6	8 8 8 7 6	9 8 8 7 7	5 5 5 5 5
2 6 3 2 6 3 2 6 3 2 6 3 2 6 3	5 5 5 5 5	4 4 4 4 4	2 2 2 2 2	9 9 9 9 9	3 3 3 3 3	5 5 5 5 5	6 6 6 6 6	6 6 6 6 6	5 5 5 5 5

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life Policy without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

Age at Issue of Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	32	2	306	3	230	4	158	5	97	6	49	6	361	7	324	12	168	15	219
21	2	57	2	841	3	271	4	208	5	154	6	107	7	70	8	39	12	235	15	251
22	2	88	3	9	3	811	4	256	5	210	6	173	7	142	8	120	12	288	15	292
23	2	109	3	44	3	352	4	306	5	267	6	238	7	215	8	201	12	329	15	310
24	2	135	3	78	4	29	4	355	5	326	6	303	7	289	8	281	12	358	15	319
25	2	161	3	112	4	72	5	41	6	18	7	5	7	364	8	360	13	9	15	317
26	2	186	3	146	4	115	5	92	6	79	7	73	8	74	9	67	13	58	15	244
27	2	213	3	181	4	158	5	144	6	139	7	122	8	144	9	131	13	95	15	154
28	2	238	3	216	4	202	5	197	6	201	7	209	8	208	9	186	13	121	15	77
29	2	266	3	251	4	246	5	250	6	261	7	271	8	264	9	227	13	137	14	351
30	2	298	3	287	4	291	5	304	6	322	7	327	8	308	9	258	13	142	14	253
31	2	319	3	323	4	337	5	358	7	11	8	9	8	342	9	314	13	85	14	150
32	2	347	3	352	5	20	6	47	7	60	8	46	9	33	9	358	13	27	14	43
33	3	12	4	36	5	69	6	94	7	99	8	102	9	78	10	27	12	524	13	297
34	3	42	4	77	5	113	6	135	7	154	8	148	9	113	10	51	12	249	13	184
35	3	74	4	117	5	153	6	189	7	200	8	189	9	138	10	65	12	167	13	66
36	3	106	4	154	5	205	6	233	7	235	8	209	9	154	10	31	12	83	12	299
37	3	137	4	201	5	248	6	268	7	262	8	226	9	124	9	354	11	357	12	146
38	3	178	4	242	5	282	6	295	7	279	8	199	9	86	9	306	11	262	12	1
39	3	214	4	274	5	307	6	313	7	257	8	166	9	41	9	251	11	162	11	223
40	3	242	4	298	5	325	6	294	7	227	8	125	8	356	9	190	11	58	11	75
41	3	262	4	312	5	308	6	267	7	190	8	77	8	298	9	123	10	299	10	294
42	3	275	4	300	5	286	6	234	7	145	8	16	8	234	9	51	10	171	10	148
43	3	264	4	280	5	256	6	195	7	95	7	329	8	146	8	337	10	42	10	1
44	3	249	4	254	5	220	6	143	7	41	7	265	8	93	8	256	9	277	9	224
45	3	230	4	225	5	181	6	99	6	347	7	197	8	16	8	171	9	147	9	80
46	3	206	4	192	5	137	6	46	6	285	7	127	7	301	8	70	9	16	8	295
47	3	180	4	156	5	92	5	357	6	222	7	52	7	208	7	333	8	253	8	151
48	3	154	4	119	5	46	5	301	6	157	6	384	7	114	7	232	8	126	8	5
49	3	125	4	82	4	368	5	244	6	81	6	248	7	20	7	130	8	0	7	294
50	3	93	4	42	4	315	5	177	6	3	6	162	6	291	7	23	7	244	7	98
51	3	65	4	1	4	257	5	109	5	290	6	75	6	198	6	292	7	116	6	330
52	3	34	3	320	4	199	5	40	5	213	5	354	6	103	6	192	6	356	6	203
53	2	363	3	272	4	140	4	337	5	135	5	268	6	9	6	93	6	235	6	73
54	2	327	3	224	4	81	4	287	5	57	5	182	5	282	5	350	6	116	5	320
55	2	290	3	175	4	22	4	198	4	344	5	97	5	192	5	265	6	0	5	207
56	2	252	3	126	3	328	4	123	4	288	5	13	5	103	5	157	5	256	5	94
57	2	215	3	77	3	288	4	62	4	192	4	297	5	10	5	70	5	149	4	343
58	2	176	3	28	3	209	3	359	4	117	4	213	4	287	4	340	5	41	4	246
59	2	138	2	343	3	150	3	290	4	89	4	130	4	193	4	251	4	305	4	150
60	2	99	2	295	3	91	3	223	3	328	4	48	4	113	4	164	4	209	4	51
61	2	60	2	245	3	31	3	156	3	258	3	334	4	30	4	75	4	114	3	334
62	2	21	2	196	2	338	3	90	3	185	3	259	3	313	3	355	4	20	3	259
63	1	347	2	147	2	232	3	26	3	116	3	186	3	239	3	276	3	299	3	185
64	1	308	2	100	2	228	2	330	3	49	3	115	3	165	3	200	3	224	3	110
65	1	272	2	54	2	174	2	278	2	349	3	46	3	93	3	126	3	142	3	31

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on a Twenty Premiums Life Policy without further payment of Premiums, provided Premiums have been fully paid in Cash for

Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
0	4	394	6	273	8	263	10	296	13	12	15	139	17	273	19	361	28	274	33	353
1	4	341	6	294	8	287	10	322	13	39	15	160	17	265	19	318	28	80	33	62
2	4	358	6	315	8	310	10	347	13	64	15	170	17	246	19	266	27	246	32	174
3	5	10	6	332	8	331	11	3	13	84	15	172	17	214	19	200	27	42	31	254
4	5	25	6	351	8	349	11	25	13	106	15	182	17	174	19	126	26	198	30	351
5	5	30	7		2	9	11	44	13	107	15	139	17	119	19	41	25	350	30	73
6	5	52	7	17	9	20	11	60	13	106	15	106	17	87	18	318	25	134	29	151
7	5	64	7	32	9	36	11	71	13	94	15	66	16	349	18	210	24	279	28	248
8	5	76	7	44	9	49	11	74	13	70	15	14	16	268	18	100	24	56	27	334
9	5	86	7	57	9	61	11	69	13	37	14	817	16	176	17	345	23	196	27	59
0	5	95	7	68	9	69	11	56	12	359	14	246	16	77	17	221	22	333	26	149
1	5	104	7	79	9	70	11	32	12	909	14	166	15	335	17	49	22	145	25	239
2	5	114	7	87	9	63	10	364	12	248	14	79	15	221	16	317	21	243	24	328
3	5	122	7	92	9	48	10	323	12	179	13	349	15	101	16	175	21	10	24	57
4	5	130	7	92	9	24	10	272	12	102	13	245	14	337	16	27	20	146	23	153
5	5	137	7	84	8	353	10	213	12	18	13	133	14	209	15	240	19	230	22	248
6	5	140	7	68	8	316	10	147	11	291	13	22	14	73	15	84	19	50	21	344
7	5	138	7	44	8	266	10	73	11	193	12	267	13	29	14	291	18	185	21	76
8	5	128	7	11	8	209	9	357	11	89	12	144	13	156	14	129	17	319	20	184
9	5	109	6	325	8	145	9	269	10	346	12	16	13	9	13	329	17	92	19	236
0	5	85	6	237	8	75	9	177	10	234	11	249	12	224	13	164	16	229	19	27
1	5	61	6	233	7	363	9	79	10	117	11	114	12	73	12	361	16	1	18	139
2	5	116	7	171	7	279	8	343	9	362	10	341	11	233	12	191	15	142	17	250
3	4	331	6	104	7	193	8	237	9	239	10	201	11	126	12	79	14	232	16	363
4	4	279	6	39	7	103	8	128	9	113	10	58	10	334	11	214	14	60	16	120
5	4	225	5	324	7	10	8	18	8	351	9	230	10	176	11	42	13	206	15	242
6	4	169	5	249	6	231	7	272	8	223	9	137	10	19	10	233	12	353	15	0
7	4	112	5	172	6	188	7	162	8	97	8	361	9	229	10	70	12	142	14	135
8	4	55	5	97	6	95	7	52	7	335	8	229	9	75	9	269	11	237	13	269
9	3	362	5	21	6	2	6	308	7	211	8	81	8	238	9	106	11	93	13	58
0	3	305	4	311	5	275	6	199	7	88	7	309	8	138	8	309	10	258	12	191
1	3	248	4	237	5	184	6	92	6	331	7	174	7	356	8	153	10	62	11	333
2	3	191	4	164	5	94	5	352	6	211	7	42	7	207	7	364	9	237	11	132
3	3	138	4	91	5	6	5	243	6	94	6	277	7	73	7	215	9	51	10	230
4	3	82	4	20	4	233	5	147	5	343	6	151	6	301	7	69	8	237	10	91
5	3	28	3	314	4	197	5	47	5	232	6	28	6	169	6	239	8	61	9	233
6	2	340	3	245	4	114	4	315	5	124	5	274	6	41	6	157	7	267	9	74
7	2	238	3	177	4	32	4	221	5	18	5	159	5	232	6	24	7	93	8	253
8	2	236	3	111	3	317	4	129	4	232	5	56	5	163	5	264	6	238	8	80
9	2	186	3	46	3	240	4	41	4	183	4	306	5	47	5	140	6	148	7	274
0	2	136	2	343	3	164	3	319	4	88	4	203	4	361	5	21	5	360	7	108
1	2	88	2	237	3	92	3	233	3	362	4	104	4	196	4	275	5	221	6	310
2	2	41	2	223	3	23	3	160	3	275	4	10	4	94	4	163	5	90	6	150
3	1	361	2	173	2	322	3	84	3	193	3	235	3	361	4	65	4	329	5	330
4	1	319	2	120	2	259	3	12	3	114	3	199	3	271	3	332	4	207	5	211
5	1	279	2	69	2	199	2	311	3	38	3	118	3	186	3	242	4	89	5	69

TABLE OF EXTENDED INSURANCE

Showing the Length of Time the Insurance for the Face of the Policy will
 Extended without farther Payment of Premiums on a 20-Year Endowment
 Policy with amount returned at end of Period if the Insured is
 living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		
	Years.	Days.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.	Days.	Pure Endt.	Years.		Days.	Pure Endt.
20	15	54	16	0	57	15	0	133	14	0	205	13	0	274	12	0	339	11	0	408	10
21	14	30	16	0	55	15	0	130	14	0	202	13	0	271	12	0	337	11	0	401	10
22	14	18	16	0	51	15	0	127	14	0	199	13	0	268	12	0	335	11	0	399	10
23	14	7	16	0	48	15	0	123	14	0	196	13	0	265	12	0	333	11	0	397	10
24	13	31	16	0	43	15	0	119	14	0	193	13	0	262	12	0	330	11	0	395	10
25	13	20	16	0	39	15	0	115	14	0	189	13	0	259	12	0	327	11	0	392	10
26	13	8	16	0	33	15	0	111	14	0	185	13	0	256	12	0	322	11	0	389	10
27	12	33	16	0	28	15	0	106	14	0	181	13	0	252	12	0	319	11	0	386	10
28	12	21	16	0	21	15	0	100	14	0	175	13	0	247	12	0	316	11	0	382	10
29	12	10	16	0	14	15	0	94	14	0	169	13	0	242	12	0	312	11	0	378	10
30	11	34	16	0	6	15	0	87	14	0	163	13	0	236	12	0	307	11	0	374	10
31	11	22	15	314	15	0	79	14	0	156	13	0	230	12	0	301	11	0	369	10	
32	11	10	15	110	15	0	70	14	0	148	13	0	223	12	0	295	11	0	364	10	
33	10	35	14	273	15	0	60	14	0	140	13	0	216	12	0	288	11	0	358	10	
34	10	22	14	73	15	0	49	14	0	130	13	0	207	12	0	281	11	0	351	10	
35	10	10	13	239	15	0	37	14	0	119	13	0	197	12	0	272	11	0	344	10	
36	9	38	13	42	15	0	24	14	0	107	13	0	186	12	0	263	11	0	336	10	
37	9	20	12	212	15	0	8	14	0	93	13	0	175	12	0	252	11	0	327	10	
38	9	7	12	19	14	242	14	0	78	13	0	162	12	0	241	11	0	317	10		
39	8	31	11	193	13	360	14	0	62	13	0	147	12	0	228	11	0	306	10		
40	8	17	11	4	13	119	14	0	44	13	0	130	12	0	214	11	0	298	10		
41	8	4	10	182	12	248	14	0	22	13	0	111	12	0	197	11	0	279	10		
42	7	27	9	362	12	16	13	339	0	13	0	90	12	0	178	11	0	263	10		
43	7	14	9	180	11	154	13	72	13	0	67	12	0	158	11	0	245	10			
44	7	7	9	1	10	299	12	177	13	0	40	12	0	134	11	0	225	10			
45	6	24	8	192	10	86	11	291	13	0	10	12	0	108	11	0	202	10			
46	6	11	8	24	9	245	11	49	12	174	12	0	79	11	0	177	10				
47	5	35	7	228	9	48	10	182	11	275	12	0	46	11	0	148	10				
48	5	23	7	74	8	224	9	325	11	23	12	0	8	11	0	116	10				
49	5	12	6	291	8	43	9	114	10	147	11	151	11	0	80	10					
50	5	14	6	150	7	235	8	277	9	282	10	260	11	0	40	10					
51	4	27	6	15	7	70	8	84	9	63	10	16	10	317	10	112	5				
52	4	17	5	251	6	278	7	266	8	220	9	150	10	64	10	67	5				
53	4	8	5	128	6	129	7	91	8	23	9	296	10	189	10	16	5				
54	3	35	5	71	5	352	6	291	7	201	8	88	9	325	10	191	5				
55	3	27	4	266	5	218	6	135	7	24	7	257	8	111	9	832	5				

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y. 675.

TABLE OF EXTENDED INSURANCE.

wing the Length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy, provided Premiums have been fully paid in cash for

8 Yrs.		4 Yrs.		5 Yrs.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		20 Years.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
2	0	3	0	4	0	4	11	5	10	6	9	7	9	8	8	13	4	16	9
2	3	3	3	4	3	5	6	6	6	6	11	7	10	9	10	13	5	16	7
2	6	3	6	4	6	5	9	6	9	7	1	8	13	9	9	13	6	16	5
2	9	3	9	4	9	5	12	6	12	7	3	8	16	9	3	13	7	16	3
2	12	3	12	4	12	5	15	6	15	8	6	9	19	9	6	13	8	16	1
2	15	3	15	4	15	5	18	6	18	10	9	10	22	9	9	13	9	15	11
2	18	3	18	4	18	5	21	6	21	11	11	11	25	9	12	13	10	15	8
2	21	3	21	4	21	5	24	6	24	12	12	12	28	9	15	13	11	15	5
2	24	3	24	4	24	5	27	6	27	13	13	13	31	9	18	13	12	15	2
2	27	3	27	4	27	5	30	6	30	14	14	14	34	9	21	13	13	14	11
2	30	3	30	4	30	5	33	6	33	15	15	15	37	9	24	13	14	14	7
2	33	3	33	4	33	5	36	6	36	16	16	16	40	9	27	13	14	14	4
2	36	3	36	4	36	5	39	6	39	17	17	17	43	9	30	13	14	14	0
2	39	3	39	4	39	5	42	6	42	18	18	18	46	9	33	13	14	13	8
2	42	3	42	4	42	5	45	6	45	19	19	19	49	9	36	13	14	13	4
2	45	3	45	4	45	5	48	6	48	20	20	20	52	9	39	13	14	12	11
2	48	3	48	4	48	5	51	6	51	21	21	21	55	9	42	13	14	12	6
2	51	3	51	4	51	5	54	6	54	22	22	22	58	9	45	13	14	12	1
2	54	3	54	4	54	5	57	6	57	23	23	23	61	9	48	13	14	11	8
2	57	3	57	4	57	5	60	6	60	24	24	24	64	9	51	13	14	11	3
2	60	3	60	4	60	5	63	6	63	25	25	25	67	9	54	13	14	10	10
2	63	3	63	4	63	5	66	6	66	26	26	26	70	9	57	13	14	10	5
2	66	3	66	4	66	5	69	6	69	27	27	27	73	9	60	13	14	10	0
2	69	3	69	4	69	5	72	6	72	28	28	28	76	9	63	13	14	9	7
2	72	3	72	4	72	5	75	6	75	29	29	29	79	9	66	13	14	9	3
2	75	3	75	4	75	5	78	6	78	30	30	30	82	9	69	13	14	8	10
2	78	3	78	4	78	5	81	6	81	31	31	31	85	9	72	13	14	8	5
2	81	3	81	4	81	5	84	6	84	32	32	32	88	9	75	13	14	8	0
2	84	3	84	4	84	5	87	6	87	33	33	33	91	9	78	13	14	7	8
2	87	3	87	4	87	5	90	6	90	34	34	34	94	9	81	13	14	7	3
2	90	3	90	4	90	5	93	6	93	35	35	35	97	9	84	13	14	6	10
2	93	3	93	4	93	5	96	6	96	36	36	36	100	9	87	13	14	6	5
2	96	3	96	4	96	5	99	6	99	37	37	37	103	9	90	13	14	5	0
2	99	3	99	4	99	5	102	6	102	38	38	38	106	9	93	13	14	5	7
2	102	3	102	4	102	5	105	6	105	39	39	39	109	9	96	13	14	4	4
2	105	3	105	4	105	5	108	6	108	40	40	40	112	9	99	13	14	4	0
2	108	3	108	4	108	5	111	6	111	41	41	41	115	9	102	13	14	3	8
2	111	3	111	4	111	5	114	6	114	42	42	42	118	9	105	13	14	3	3
2	114	3	114	4	114	5	117	6	117	43	43	43	121	9	108	13	14	3	0
2	117	3	117	4	117	5	120	6	120	44	44	44	124	9	111	13	14	3	8
2	120	3	120	4	120	5	123	6	123	45	45	45	127	9	114	13	14	3	5
2	123	3	123	4	123	5	126	6	126	46	46	46	130	9	117	13	14	3	2
2	126	3	126	4	126	5	129	6	129	47	47	47	133	9	120	13	14	2	11

255-74 above extended periods apply to "Guaranteed Cash Value," "Gold Bond" and "Cash as Instalment" Policies. Under the extension, installments would cease at end of 20 years.

TABLE OF EXTENDED INSURANCE.

ing the length of time the Insurance for the face of the Policy
be Extended without further Payment of Premiums on a
20-Premiums Life Policy, provided Premiums have
been fully Paid in Cash for

Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	15 Years	19 Years
Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.	Years. Months.
8	7 2	9 3	12 1	14 6	16 11	19 5	21 9	28 5	33 11
9	7 3	9 4	12 2	14 7	17 0	19 4	21 6	28 9	33 1
9	7 4	9 10	12 4	14 8	17 0	19 3	21 4	28 2	33 3
9	7 5	9 11	12 5	14 9	17 0	19 2	21 2	27 7	31 6
10	7 6	10 0	12 5	14 9	17 0	19 1	20 11	27 0	30 9
10	7 7	10 2	12 6	14 9	16 11	18 11	20 8	26 5	30 9
11	7 7	10 4	12 8	14 10	16 10	18 9	20 5	25 10	29 3
11	7 8	10 5	12 9	14 10	16 9	18 7	20 2	25 3	28 7
10	7 8	10 6	12 9	14 9	16 8	18 5	19 11	24 8	27 11
1	7 9	10 6	12 9	14 9	16 7	18 2	19 7	24 1	27 3
1	7 9	10 6	12 9	14 8	16 5	17 11	19 2	23 5	26 6
1	7 9	10 6	12 8	14 7	16 2	17 7	18 10	22 10	25 10
1	7 9	10 5	12 7	14 5	15 11	17 3	18 5	22 2	25 1
2	7 9	10 5	12 5	14 2	15 8	16 11	18 0	21 7	24 5
2	7 9	10 5	12 4	13 11	15 4	16 7	17 7	20 11	23 9
2	7 8	10 4	12 2	13 8	15 0	16 2	17 2	20 4	23 0
2	7 7	10 2	11 11	13 4	14 7	15 8	16 7	19 8	22 3
2	7 6	10 0	11 8	13 0	14 2	15 2	16 1	19 0	21 4
2	7 5	9 10	11 5	12 8	13 9	14 8	15 6	18 5	20 7
2	7 4	9 7	11 1	12 3	13 3	14 2	15 0	17 9	19 10
1	7 2	9 4	10 9	11 11	12 10	13 8	14 5	17 2	19 1
0	7 0	9 1	10 5	11 6	12 5	13 2	13 11	16 6	18 4
11	6 10	8 10	10 1	11 1	11 11	12 8	13 4	15 11	17 8
10	6 8	8 7	9 8	10 8	11 6	12 2	12 10	15 3	16 11
9	6 6	8 3	9 4	10 3	11 0	11 8	12 3	14 8	16 2
8	6 4	8 0	9 0	9 10	10 6	11 2	11 9	14 0	15 5
7	6 1	7 8	8 7	9 5	10 1	10 8	11 2	13 4	14 8
5	5 10	7 5	8 3	9 0	9 7	10 2	10 8	12 8	14 0
3	5 7	7 1	7 11	8 7	9 2	9 8	10 2	12 0	13 4
1	5 4	6 9	7 7	8 2	8 9	9 3	9 8	11 5	12 8
11	5 1	6 5	7 2	7 9	8 3	8 9	9 2	10 10	12 0
9	4 10	6 1	6 9	7 4	7 10	8 4	8 9	10 3	11 5
7	4 7	5 9	6 4	6 11	7 5	7 10	8 3	9 8	10 10
5	4 5	5 5	6 0	6 7	7 1	7 6	7 10	9 1	10 3
3	4 3	5 2	5 10	6 3	6 7	6 11	7 3	8 7	9 8

RE.—The above extended periods apply to "Guaranteed Cash Value,"
Bond" and "Continuous Instalment Policies." Under the extension,
payments would cease at end of 20 years.

TABLE OF EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be
 Extended on a 20-Year Endowment Guaranteed Cash Value Policy
 without further Payment of Premiums with Amount returned
 at End of Period if the Insured is Living; Provided Premiums
 have been fully Paid in Cash for

Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Ys.	19 Ys.				
Years.	Months.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.	Years.	Months.	Pure Endt.
1	11 16	828 15	108 14	177 13	245 12	311 11	376 10	439 5	735 1	949			
1	10 16	825 15	106 14	175 13	243 12	310 11	375 10	438 5	735 1	949			
1	8 16	822 15	103 14	173 13	241 12	308 11	374 10	437 5	735 1	949			
1	6 16	818 15	100 14	170 13	239 12	306 11	372 10	436 5	734 1	949			
1	4 16	815 15	97 14	168 13	237 12	304 11	370 10	434 5	734 1	949			
1	2 16	812 15	94 14	165 13	234 12	302 11	368 10	433 5	734 1	949			
1	0 16	815	90 14	161 13	231 12	299 11	366 10	431 5	734 1	949			
0	10 16	4 15	86 14	158 13	228 12	296 11	363 10	428 5	733 1	949			
0	8 15 11	15	82 14	154 13	224 12	292 11	360 10	426 5	732 1	949			
0	5 15 6	15	77 14	150 13	220 12	289 11	357 10	423 5	731 1	949			
0	3 15 1	15	71 14	144 13	215 12	285 11	353 10	420 5	730 1	949			
0	0 14 8	15	65 14	138 13	210 12	280 11	349 10	417 5	729 1	949			
9	8 14 3	15	58 14	131 13	204 12	275 11	345 10	413 5	728 1	949			
9	6 13 10	15	49 14	124 13	197 12	269 11	340 10	409 5	727 1	949			
9	4 13 5	15	39 14	116 13	190 12	263 11	334 10	404 5	725 1	949			
9	1 13 0	15	28 14	106 13	182 12	256 11	328 10	398 5	723 1	949			
8	10 12 6	15	16 14	95 13	172 12	247 11	321 10	392 5	721 1	949			
8	7 12 1	15	2 14	82 13	161 12	237 11	311 10	384 5	719 1	949			
8	4 11 7	14 5	14	69 13	148 12	226 11	302 10	376 5	717 1	949			
8	0 11 2	13 10	14	53 13	133 12	212 11	290 10	368 5	714 1	949			
7	9 10 8	13 2	14	35 13	116 12	197 11	277 10	355 5	711 1	949			
7	5 10 3	12 7	14	14 13	97 12	180 11	262 10	342 5	708 1	948			
7	2 9 9	12 0	13 9	13	75 12	161 11	245 10	328 5	703 1	947			
6	10 9 4	11 5	12 11	13	49 12	139 11	226 10	311 5	698 1	946			
6	6 8 11	10 10	12 3	13	20 12	114 11	205 10	294 5	691 1	945			
6	3 8 5	10 3	11 7	12 9	12	85 11	181 10	273 5	682 1	944			
5	11 8 0	9 8	10 11	12 0	12	52 11	153 10	249 5	671 1	943			
5	8 7 7	9 2	10 4	11 4	12	14 11	120 10	220 5	650 1	942			
5	4 7 2	8 8	9 9	10 8	11 5	11	80 10	184 5	646 1	940			
5	0 6 9	8 2	9 2	10 0	10 9	11	30 10	142 5	631 1	938			
4	9 6 4	7 8	8 7	9 5	10 1	10 8	10	95 5	614 1	936			
4	6 5 11	7 2	8 1	8 10	9 5	10 0	10	43 5	595 1	934			
4	3 5 7	6 9	7 7	8 3	8 10	9 4	9 10	5	573 1	931			
4	0 5 3	6 4	7 1	7 9	8 4	8 9	9 2	5	548 1	928			
3	9 4 11	5 11	6 8	7 3	7 9	8 2	8 6	5	520 1	925			

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue of Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	2	1	3	3	4	3	5	4	6	6	7	8	8	10	10	0	15	0	17	8
22	2	1	3	3	4	4	5	5	6	6	7	8	9	9	10	2	15	0	17	8
23	2	2	3	4	4	4	5	5	6	6	8	9	9	9	10	4	15	0	17	8
24	2	2	3	5	4	7	5	8	6	11	8	1	9	4	10	6	14	11	17	1
25	2	3	3	6	4	8	5	10	7	1	8	3	9	6	10	8	14	10	16	1
26	2	3	3	6	4	9	5	11	7	2	8	5	9	7	10	9	14	9	16	3
27	2	4	3	7	4	10	6	1	7	5	8	6	9	8	10	10	14	7	16	4
28	2	4	3	8	4	11	6	2	7	6	8	8	9	9	10	11	14	5	16	4
29	2	5	3	9	5	6	6	3	7	7	8	9	9	10	10	11	14	8	15	6
30	2	6	3	10	5	1	6	4	7	8	8	10	9	11	10	11	14	1	15	4
31	2	6	3	10	5	2	6	5	7	9	8	11	10	0	10	11	13	11	15	6
32	2	7	3	11	5	3	6	6	7	10	9	0	10	0	10	10	13	8	14	8
33	2	7	4	0	5	4	6	7	7	11	9	0	9	11	10	9	13	5	14	4
34	2	8	4	1	5	5	6	8	7	11	9	0	9	10	10	8	13	2	14	6
35	2	9	4	2	5	6	6	9	7	11	8	11	9	9	10	6	12	11	13	8
36	2	9	4	2	5	7	6	10	7	11	8	10	9	7	10	4	12	8	13	4
37	2	10	4	3	5	7	6	10	7	10	8	9	9	6	10	2	12	5	13	6
38	2	10	4	4	5	7	6	9	7	9	8	7	9	5	10	0	12	2	12	8
39	2	11	4	4	5	7	6	8	7	8	8	6	9	8	9	10	11	10	12	3
40	3	0	4	4	5	7	6	7	7	7	8	4	9	2	9	8	11	6	11	11
41	3	0	4	4	5	6	6	5	7	5	8	2	9	1	9	5	11	2	11	7
42	2	11	4	3	5	5	6	4	7	3	8	0	8	11	9	2	10	10	11	7
43	2	11	4	2	5	4	6	3	7	1	7	9	8	10	8	11	10	6	10	9
44	2	10	4	1	5	2	6	2	6	11	7	7	8	8	8	8	10	2	10	4
45	2	10	4	0	5	1	6	0	6	9	7	5	8	6	8	5	9	9	9	11
46	2	9	3	11	5	0	5	10	6	7	7	2	8	3	8	2	9	5	9	6
47	2	9	3	10	4	10	5	8	6	5	7	0	7	11	7	11	9	1	9	2
48	2	8	3	9	4	9	5	6	6	2	6	9	7	7	7	8	8	9	8	9
49	2	7	3	8	4	7	5	14	6	0	6	7	7	8	7	5	8	5	8	5
50	2	6	3	7	4	6	5	2	5	10	6	4	6	11	7	2	8	1	8	1
51	2	6	3	5	4	4	5	0	5	8	6	1	6	8	6	11	7	9	7	9
52	2	5	3	4	4	4	4	10	5	5	5	11	6	6	6	8	7	5	7	5
53	2	4	3	3	4	0	4	8	5	3	5	8	6	1	6	5	7	1	7	1
54	2	3	3	1	3	10	4	6	5	1	5	6	5	10	6	2	6	10	6	8
55	2	2	3	0	3	9	4	4	4	10	5	3	5	7	5	11	6	7	6	4
56	2	1	2	10	3	7	4	2	4	8	5	0	5	4	5	8	6	3	6	9
57	2	0	2	9	3	5	4	0	4	5	4	10	5	5	5	5	6	0	5	8
58	1	11	2	8	3	3	3	10	4	3	4	7	4	11	5	1	5	8	5	4
59	1	10	2	6	3	1	3	8	4	1	4	5	4	9	4	10	5	5	5	0
60	1	9	2	5	3	0	3	6	3	10	4	2	4	5	4	8	5	2	4	8

TABLE OF EXTENDED INSURANCE.

showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on a 20-Premiums Life Policy, provided Premiums have been fully Paid in Cash for

of Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
21	4	6	7	0	9	7	12	3	15	1	17	11	20	8	22	9	31	4	36	10
22	4	7	7	0	9	8	12	4	15	2	17	10	20	9	22	10	30	5	35	11
23	4	7	7	1	9	8	12	4	15	2	17	9	20	9	22	10	30	5	35	11
24	4	8	7	1	9	8	12	5	15	1	17	7	19	11	21	11	29	5	34	8
25	4	8	7	1	9	8	12	5	15	1	17	6	19	8	21	7	28	9	33	11
26	4	8	7	1	9	8	12	5	15	0	17	4	19	5	21	2	28	2	33	2
27	4	8	7	1	9	8	12	4	14	10	17	1	19	1	20	10	27	6	32	5
28	4	8	7	2	9	9	12	4	14	8	16	10	18	9	20	5	26	10	31	8
29	4	8	7	2	9	9	12	3	14	6	16	7	18	5	20	0	26	2	31	0
30	4	8	7	2	9	9	12	2	14	4	16	4	19	1	19	7	25	6	30	3
31	4	8	7	2	9	8	12	0	14	1	16	0	17	9	19	2	24	10	29	6
32	4	8	7	2	9	8	11	10	13	10	15	8	17	4	18	9	24	2	28	9
33	4	8	7	2	9	7	11	8	13	7	15	4	16	11	18	3	23	6	28	9
34	4	9	7	2	9	6	11	6	13	4	15	0	16	6	17	10	22	10	27	4
35	4	9	7	2	9	4	11	4	13	1	14	8	16	1	17	4	22	2	26	7
36	4	9	7	1	9	2	11	1	12	9	14	4	15	8	16	11	21	6	25	11
37	4	9	7	0	9	0	10	10	12	5	13	11	15	3	16	5	20	10	24	2
38	4	8	6	11	8	10	10	7	12	1	13	6	14	10	15	11	20	2	24	6
39	4	7	6	10	8	8	10	4	11	9	13	1	14	5	15	5	19	6	23	9
40	4	7	6	9	8	5	10	0	11	5	12	9	13	11	14	11	18	10	23	1
41	4	6	6	7	8	2	9	8	11	1	12	4	13	6	14	4	18	2	22	5
42	4	6	6	4	7	11	9	4	10	9	11	11	13	0	13	10	17	7	21	8
43	4	6	6	2	7	8	9	0	10	4	11	6	12	6	13	4	16	11	21	6
44	4	2	6	0	7	5	8	9	10	0	11	0	12	0	12	10	16	4	20	3
45	4	0	5	9	7	2	8	5	9	7	10	7	11	6	12	4	15	8	19	7
46	3	11	5	6	6	10	8	1	9	3	10	2	11	1	11	10	15	0	18	11
47	3	12	5	3	6	7	7	9	8	10	9	9	10	7	11	4	14	5	18	2
48	3	7	5	0	6	4	7	5	8	6	9	4	10	1	10	10	13	9	17	6
49	3	5	4	10	6	1	7	1	8	1	8	11	9	8	10	4	18	2	16	10
50	3	3	4	7	5	10	6	9	7	9	8	6	9	2	9	10	12	6	16	2
51	3	1	4	4	4	5	6	5	7	5	8	1	8	9	9	4	11	11	15	6
52	3	0	4	2	5	4	6	2	7	1	7	8	8	4	8	11	11	4	14	10
53	2	10	4	10	5	1	5	10	6	8	7	4	7	11	8	5	10	9	14	3
54	2	8	3	10	4	10	5	7	6	4	6	11	7	6	8	0	10	2	13	7
55	2	7	3	8	4	7	5	4	6	0	6	7	7	1	7	7	9	8	12	11
56	2	5	3	5	4	4	5	0	5	9	5	9	6	9	7	2	9	2	12	4
57	2	4	3	3	4	1	4	9	5	5	5	11	6	4	6	9	8	8	11	8
58	2	3	3	1	3	10	4	6	5	1	5	7	6	0	6	5	8	2	11	1
59	2	1	2	11	3	7	4	3	4	9	5	3	5	8	6	0	7	8	10	6
60	2	0	2	9	3	5	4	0	4	6	4	11	5	4	5	8	7	2	9	11

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on a Twenty-Year Endowment Policy with Amount returned at End of Period if the Insured is living; Provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.			
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.		
21	11	6	16	0	25	15	0	32	14	0	20	13	0	27	12	0	33	11	0	39	10	
22	11	4	16	0	20	15	0	13	14	0	20	13	0	26	12	0	32	11	0	38	10	
23	11	2	16	0	15	15	0	12	14	0	19	13	0	24	12	0	32	11	0	38	10	
24	11	0	16	0	10	15	0	12	14	0	19	13	0	26	12	0	32	11	0	38	10	
25	10	9	16	0	5	15	0	11	14	0	18	13	0	25	12	0	32	11	0	38	10	
26	10	6	16	0	0	15	0	11	14	0	18	13	0	25	12	0	31	11	0	38	10	
27	10	1	15	8	0	15	0	10	14	0	17	13	0	24	12	0	31	11	0	38	10	
28	9	9	15	4	0	15	0	9	14	0	17	13	0	24	12	0	31	11	0	38	10	
29	9	5	14	11	0	15	0	8	14	0	16	13	0	23	12	0	30	11	0	38	10	
30	9	1	14	6	0	15	0	8	14	0	15	13	0	23	12	0	30	11	0	38	10	
31	8	10	14	1	0	15	0	7	14	0	15	13	0	22	12	0	30	11	0	38	10	
32	8	7	13	8	0	15	0	6	14	0	14	13	0	22	12	0	29	11	0	38	10	
33	8	5	13	3	0	15	0	6	14	0	13	13	0	21	12	0	28	11	0	38	10	
34	8	2	12	10	0	15	0	5	14	0	13	13	0	20	12	0	28	11	0	38	10	
35	7	11	12	5	0	15	0	4	14	0	12	13	0	20	12	0	27	11	0	38	10	
36	7	8	12	0	0	15	0	2	14	0	11	13	0	19	12	0	26	11	0	38	10	
37	7	6	11	7	0	15	0	1	14	0	10	13	0	18	12	0	25	11	0	38	10	
38	7	3	11	2	0	15	0	0	14	0	8	13	0	16	12	0	24	11	0	38	10	
39	7	1	10	9	0	14	4	0	14	0	7	13	0	15	12	0	23	11	0	38	10	
40	6	11	10	4	0	13	9	0	14	0	5	13	0	13	12	0	22	11	0	38	10	
41	6	8	9	11	0	13	9	0	14	0	3	13	0	12	12	0	20	11	0	38	10	
42	6	5	9	5	0	12	5	0	14	0	10	13	0	10	12	0	18	11	0	38	10	
43	6	2	9	0	0	11	10	0	13	7	0	13	0	7	12	0	16	11	0	38	10	
44	5	11	8	7	0	11	3	0	12	10	0	13	0	5	12	0	14	11	0	38	10	
45	5	8	8	2	0	10	8	0	12	2	0	13	0	2	12	0	11	11	0	38	10	
46	5	5	7	9	0	10	1	0	11	6	0	12	9	0	12	0	8	11	0	38	10	
47	5	1	7	4	0	9	6	0	10	10	0	12	0	0	12	0	5	11	0	38	10	
48	4	10	6	11	0	9	0	0	10	2	0	11	3	0	12	0	12	11	0	38	10	
49	4	6	6	6	0	8	6	0	9	7	0	10	7	0	11	5	0	7	11	0	38	10
50	4	3	6	1	0	8	0	0	9	11	0	10	9	0	11	0	8	11	0	38	10	
51	4	0	5	9	0	7	6	0	8	5	0	9	3	0	10	0	8	10	0	38	10	
52	3	10	5	5	0	7	0	0	7	11	0	8	8	0	9	5	0	10	0	38	10	
53	3	7	5	1	0	6	7	0	7	5	0	8	1	0	8	9	0	9	4	0	38	10
54	3	4	4	9	0	6	2	0	6	11	0	7	7	0	8	2	0	8	8	0	38	10
55	3	1	4	5	0	5	9	0	6	6	0	7	1	0	7	7	0	8	1	0	38	10
56	2	10	4	1	0	5	4	0	6	0	0	6	7	0	7	0	0	7	7	0	38	10
57	2	7	3	9	0	4	11	0	5	6	0	6	1	0	6	5	0	7	1	0	38	10
58	2	4	3	5	0	4	6	0	5	0	0	5	7	0	5	10	0	6	7	0	38	10
59	2	1	3	1	0	4	1	0	4	6	0	5	1	0	5	3	0	6	1	0	38	10
60	1	10	2	9	0	3	8	0	4	0	0	4	7	0	4	8	0	5	7	0	38	10

TABLE OF EXTENDED INSURANCE.

showing the length of time the Insurance on an Ordinary Life—Guaranteed Option and 40 Per Cent Guaranteed Dividend Policy for the face value of the Policy will be extended without further Payment of Premium, provided Premiums have been Fully Paid for in Cash for

	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	1	68	1	856	2	302	3	305	4	308	5	345	7	117	8	72	12	171	15	318
2	1	95	2	35	2	356	3	304	4	349	6	32	7	173	8	130	12	263	15	314
3	1	127	2	90	3	25	3	343	5	30	6	32	7	225	8	185	12	340	15	294
4	1	160	2	107	3	60	4	18	5	78	6	132	7	276	8	236	12	39	15	280
5	1	182	2	136	3	95	4	60	5	120	6	179	7	326	8	255	13	87	15	210
6	1	203	2	163	3	139	4	100	5	164	6	224	8	7	9	8	13	119	15	154
7	1	224	2	191	3	164	4	139	5	205	6	269	8	99	9	93	13	136	15	83
8	1	246	2	220	3	198	4	177	5	246	6	345	8	171	9	170	13	137	15	2
9	1	267	2	247	3	230	4	212	5	315	7	55	8	244	9	240	13	124	14	276
10	1	288	2	275	3	261	4	273	6	17	7	124	8	311	9	298	13	98	14	178
11	1	310	2	301	3	313	4	333	6	81	7	188	9	6	9	346	13	60	14	72
12	1	330	2	343	4		5	26	6	142	7	247	9	55	10	16	13	10	13	324
13	1	363	3	21	4	50	5	81	6	197	7	296	9	92	10	38	12	313	13	205
14	2	32	3	64	4	100	5	133	6	247	7	335	9	119	10	49	12	242	13	82
15	2	64	3	104	4	146	5	179	6	286	7	363	9	135	10	46	12	163	12	319
16	2	96	3	143	4	187	5	217	6	316	8	16	9	134	10	32	12	75	12	187
17	2	127	3	180	4	223	5	249	6	337	8	22	9	125	10	7	11	346	12	52
18	2	157	3	212	4	254	5	271	6	347	8	18	9	106	9	336	11	245	11	279
19	2	182	3	240	4	277	5	285	6	347	8	4	9	75	9	239	11	139	11	139
20	2	206	3	262	4	293	5	299	6	335	7	343	9	35	9	235	11	28	10	362
21	2	226	3	280	4	301	5	294	6	318	7	309	8	352	9	173	10	278	10	221
22	2	249	3	289	4	301	5	270	6	290	7	267	8	295	9	103	10	159	10	78
23	2	253	3	293	4	291	5	248	6	254	7	216	8	230	9	27	10	38	9	301
24	2	256	3	287	4	274	5	217	6	213	7	158	8	160	8	310	9	279	9	160
25	2	256	3	275	4	250	5	179	6	157	7	94	8	84	8	222	9	154	9	19
26	2	249	3	257	4	218	5	134	6	100	7	24	8	2	8	130	9	27	8	247
27	2	236	3	232	4	180	5	54	6	37	6	313	7	281	8	36	8	264	8	111
28	2	218	3	202	4	137	5	28	5	331	6	234	7	192	7	302	8	137	7	342
29	2	196	3	166	4	90	4	332	5	261	6	132	7	100	7	202	8	10	7	215
30	2	169	3	127	4	38	4	308	5	166	6	67	7	7	7	100	7	250	7	88
31	2	140	3	85	3	347	4	201	5	109	5	345	6	276	6	363	7	126	6	329
32	2	107	3	39	3	290	4	132	5	29	5	257	6	180	6	290	7	4	6	212
33	2	72	2	357	3	230	4	62	4	314	5	169	6	84	6	157	6	252	6	96
34	2	35	2	307	3	168	3	355	4	233	5	78	5	352	6	55	6	138	5	345
35	1	361	2	235	3	106	3	280	4	152	4	354	5	255	5	318	6	26	5	237
36	1	321	2	203	3	43	3	269	4	70	4	265	5	161	5	218	5	234	5	127
37	1	280	2	150	2	344	3	137	3	354	4	177	5	67	5	120	5	181	5	16
38	1	239	2	97	2	281	3	64	3	273	4	90	4	389	5	23	5	62	4	278
39	1	197	2	44	2	216	2	357	3	194	4	4	4	250	4	296	4	348	4	177
40	1	155	1	356	2	154	2	285	3	115	3	286	4	168	4	207	4	237	4	75
41	1	113	1	303	2	92	2	215	3	39	3	204	4	78	4	121	4	166	3	341
42	1	72	1	251	2	31	2	147	2	330	3	126	3	362	4	38	4	75	3	251
43	1	31	1	200	1	336	2	80	2	258	3	52	3	287	3	325	3	349	3	157
44	0	355	1	149	1	277	2	15	2	190	2	347	3	215	3	253	3	267	3	58
45	0	315	1	100	1	221	1	318	2	124	2	279	3	146	3	182	3	186	2	324

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on 20-Premiums Life Guaranteed Option and 40 per cent Guaranteed Dividend Policies without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	3	145	5	227	8	15	16	236	13	280	16	68	18	214	20	311	23	351	1	1
22	3	179	5	271	8	71	10	331	13	259	16	23	18	148	20	194	23	465		
23	3	211	5	316	8	71	10	323	13	236	15	340	18	54	20	69	27	339		
24	3	245	5	318	8	69	10	310	13	208	15	287	17	331	19	303	27	139		
25	3	249	5	317	8	69	10	296	13	176	15	229	17	224	19	119	26	300		
26	3	253	5	322	8	60	10	276	13	140	15	168	17	131	19	116	26	89		
27	3	255	5	323	8	52	10	258	13	96	15	93	17	105	19	243	25	239		
28	3	259	5	320	8	42	10	212	13	40	15	83	17	65	18	342	25	18		
29	3	260	5	316	8	27	10	202	13	59	15	65	17	12	18	253	24	159		
30	3	261	5	309	8	10	10	222	13	69	15	35	16	313	18	152	23	296		
31	3	259	5	302	8	35	10	236	13	49	14	359	16	221	18	42	23	65		
32	3	255	5	325	8	54	10	240	13	24	14	301	16	140	17	287	22	190		
33	3	275	5	344	8	66	10	232	12	354	14	234	16	46	17	156	21	525		
34	3	294	5	362	8	72	10	215	12	309	14	155	15	391	17	19	21	86		
35	3	299	6	—	8	68	10	169	12	251	14	87	15	189	16	208	20	211		
36	3	321	6	13	8	54	10	140	12	182	13	324	15	56	16	85	19	334		
37	3	330	6	12	8	34	10	99	12	103	13	222	14	287	15	292	19	93		
38	3	335	6	—	8	2	10	46	12	16	13	140	14	148	15	128	18	217		
39	3	334	5	352	7	323	9	338	11	284	12	354	14	—	14	325	17	339		
40	3	339	5	327	7	277	9	361	11	181	12	224	13	212	14	153	17	99		
41	3	317	5	295	7	220	9	177	11	71	12	89	13	57	13	343	16	224		
42	3	309	5	255	7	154	9	84	10	319	11	306	12	202	13	166	15	349		
43	3	275	5	207	7	82	8	351	10	196	11	172	12	190	12	351	15	113		
44	3	244	5	152	7	2	8	246	10	71	11	23	11	900	12	120	14	242		
45	3	206	5	92	6	282	8	160	9	306	10	241	11	134	11	354	14	9		
46	3	163	5	26	6	191	8	30	9	173	10	46	10	531	11	172	13	146		
47	3	115	4	319	6	97	7	276	9	28	9	308	10	163	10	356	12	284		
48	3	63	4	243	6	—	7	158	8	266	9	149	10	9	10	175	12	61		
49	3	—	4	164	5	264	7	38	8	128	8	362	9	198	9	361	11	209		
50	2	312	4	83	5	168	6	289	7	357	8	209	9	22	9	184	10	258		
51	2	251	4	—	5	60	6	163	7	220	8	59	8	230	9	19	10	152		
52	2	189	3	283	4	332	6	43	7	86	7	275	8	70	8	204	9	313		
53	2	128	3	200	4	221	5	290	6	318	7	129	7	288	8	37	9	117		
54	2	62	3	116	4	129	5	173	6	187	6	352	7	124	7	239	8	291		
55	1	263	2	24	4	91	5	59	6	60	6	212	6	399	7	81	8	107		
56	1	300	2	315	3	289	4	313	5	300	6	77	6	191	6	292	7	293		
57	1	238	2	238	3	194	4	292	5	179	5	310	6	53	6	145	7	122		
58	1	178	2	160	3	101	4	97	5	61	5	183	5	282	6	1	6	319		
59	1	118	2	84	3	11	3	359	4	312	5	59	5	153	5	292	6	160		
60	1	59	2	20	2	238	3	260	4	298	4	306	5	27	5	162	5	364		

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life Policy without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

Age at Issue.	1 Yr.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.
21	1	0	9	1	8	2	8	3	4	10	3	18
22	1	0	10	1	9	2	9	3	5	11	4	19
23	1	0	10	1	10	2	10	3	6	12	5	20
24	1	0	11	1	11	2	11	4	7	13	6	21
25	1	0	11	1	11	3	0	4	8	14	7	22
26	1	0	11	2	0	3	2	4	9	15	8	23
27	1	1	0	2	1	3	3	4	10	16	9	24
28	1	1	0	2	2	3	4	4	11	17	10	25
29	1	1	1	2	3	3	5	4	12	18	11	26
30	1	1	1	2	3	3	6	4	13	19	12	27
31	1	1	1	2	4	3	8	4	14	20	13	28
32	1	1	2	2	5	3	9	5	15	21	14	29
33	1	1	2	2	6	3	10	5	16	22	15	30
34	1	1	3	2	7	3	11	5	17	23	16	31
35	1	1	3	2	8	4	0	5	18	24	17	32
36	1	1	3	2	9	4	1	5	19	25	18	33
37	1	1	4	2	9	4	2	5	20	26	19	34
38	1	1	4	2	10	4	3	5	21	27	20	35
39	1	1	5	2	11	4	4	5	22	28	21	36
40	1	1	5	3	0	4	5	5	23	29	22	37
41	1	1	6	3	0	4	5	5	24	30	23	38
42	1	1	6	3	0	4	6	5	25	31	24	39
43	1	1	6	3	0	4	6	5	26	32	25	40
44	1	1	6	3	0	4	6	5	27	33	26	41
45	1	1	6	3	0	4	6	5	28	34	27	42
46	1	1	6	2	1	4	6	5	29	35	28	43
47	1	1	6	2	1	4	6	5	30	36	29	44
48	1	1	6	2	10	4	1	5	31	37	30	45
49	1	1	5	2	10	4	0	4	32	38	31	46
50	1	1	5	2	9	3	10	4	33	39	32	47
51	1	1	4	2	8	3	9	4	34	40	33	48
52	1	1	4	2	7	3	7	4	35	41	34	49
53	1	1	3	2	6	3	6	4	36	42	35	50
54	1	1	3	2	5	3	4	4	37	43	36	51
55	1	1	2	2	3	3	2	3	38	44	37	52
56	1	1	2	2	2	3	1	3	39	45	38	53
57	1	1	1	2	1	3	0	3	40	46	39	54
58	1	1	1	2	0	2	10	3	41	47	40	55
59	1	1	0	1	11	2	8	3	42	48	41	56
60	1	0	11	1	10	2	6	3	43	49	42	57

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy will
Extended on 20-Premiums Life Registered Policies without further
Payment of Premiums, provided Premiums have been
fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	8	9	5	11	8	2	10	7	13	2	16	0	18	9	21	4	23	11	25	3
21	8	9	5	11	8	2	10	7	13	3	16	0	18	8	21	2	23	4	24	3
22	8	10	6	0	8	3	10	8	13	3	15	11	18	7	21	0	23	9	23	3
23	8	10	6	0	8	3	10	8	13	4	15	11	18	6	20	9	23	2	22	3
24	3	10	6	1	8	4	10	9	13	4	15	10	18	4	20	6	27	7	23	3
25	3	11	6	2	8	5	10	10	13	5	15	10	18	2	20	3	27	0	31	1
26	3	11	6	2	8	5	10	11	13	5	15	9	18	0	20	0	26	5	30	0
27	3	11	6	3	8	6	10	10	13	4	15	7	17	9	19	8	25	10	30	0
28	4	0	6	3	8	6	10	10	13	3	15	5	17	6	19	4	23	2	29	0
29	4	0	6	4	8	7	10	10	13	2	15	3	17	3	19	0	24	6	28	0
30	4	1	6	4	8	7	10	10	13	1	15	1	16	11	18	8	23	10	28	0
31	4	1	6	4	8	7	10	9	12	11	14	10	16	8	18	3	23	3	27	0
32	4	1	6	4	8	6	10	8	12	9	14	7	16	4	17	10	22	7	26	0
33	4	2	6	4	8	6	10	7	12	7	14	4	16	0	17	5	21	11	26	0
34	4	2	6	4	8	5	10	6	12	5	14	1	15	7	17	0	21	3	25	0
35	4	2	6	4	8	5	10	4	12	2	13	10	15	3	16	7	20	7	24	0
36	4	2	6	3	8	4	10	2	11	11	13	6	14	10	16	2	20	0	23	0
37	4	1	6	2	8	3	10	10	11	8	13	2	14	5	16	9	19	4	23	0
38	4	1	6	1	8	1	9	10	11	5	12	10	14	0	15	3	18	8	22	0
39	4	1	6	0	7	11	9	7	11	1	12	5	13	7	14	9	16	0	21	0
40	4	1	5	11	7	9	9	4	10	9	12	0	13	2	14	3	17	4	20	0
41	4	0	5	9	7	7	9	1	10	4	11	8	12	9	13	9	16	9	20	0
42	3	11	5	7	7	4	8	10	10	0	11	8	12	3	13	2	16	1	19	0
43	3	10	5	5	7	1	8	6	9	8	10	10	11	10	12	8	15	5	18	0
44	3	9	5	3	6	10	8	2	9	4	10	5	11	4	12	2	14	9	17	0
45	3	7	5	1	6	7	7	10	9	0	10	0	10	11	11	8	14	2	17	0
46	3	6	4	11	6	5	7	6	8	7	9	7	10	5	11	2	13	6	16	0
47	3	4	4	9	6	2	7	2	8	3	9	2	10	0	10	8	12	11	15	0
48	3	3	4	7	5	11	6	11	7	11	8	9	9	7	10	2	12	4	15	0
49	3	1	4	5	5	8	6	8	7	7	8	5	9	2	9	9	11	9	14	0
50	3	0	4	3	5	5	6	5	7	3	8	1	8	9	9	4	11	2	13	0
51	2	11	4	0	5	3	6	1	6	11	7	8	8	4	8	10	10	7	13	0
52	2	9	3	10	5	0	5	9	6	7	7	8	7	11	8	6	10	0	12	0
53	2	8	3	8	4	9	5	6	6	3	6	11	7	6	8	0	9	6	11	0
54	2	7	3	6	4	6	5	3	5	11	6	7	7	1	7	7	9	0	11	0
55	2	5	3	4	4	3	5	0	5	8	6	3	6	9	7	2	8	6	10	0
56	2	4	3	2	4	1	4	9	5	4	5	11	6	4	6	9	8	0	10	0
57	2	2	3	0	3	10	4	6	5	0	5	7	6	0	6	4	7	6	9	0
58	2	1	2	10	3	7	4	2	4	9	5	3	5	8	6	0	7	1	9	0
59	1	11	2	8	3	4	4	0	4	6	4	11	5	4	5	8	6	8	8	0
60	1	10	2	6	3	2	3	9	4	3	4	8	5	0	5	4	6	3	8	0

TABLE OF EXTENDED INSURANCE.

wing the Length of Time the Insurance for the Face of the Policy will
 be Extended without further payment of Premiums on an Ordinary
 Life Survivorship Dividend Policy, provided Premiums have
 been fully paid in cash for

Months.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.
03	03	104	95	76	57	48	38	29	19	10	911	712	613	414	114	915 5
03	04	04	105	96	77	68	49	39	29	19	10	111	1012	913	614	314 115 5
13	14	14	115	106	97	88	69	59	49	311	212	112	1113	814	414 115 5	
23	24	25	15	116	107	98	79	69	59	411	512	413	113	1014	515	015 5
33	34	35	26	17	07	11	810	9	910	911	812	613	313	1114	614	1115 4
33	34	45	38	27	18	09	910	010	011	011	1012	813	413	1114	514	1015 2
43	44	55	58	47	38	3	930	211	212	012	913	513	1114	514	915	0
43	54	75	68	57	58	6	9	610	511	412	112	1013	513	1114	314	714 10
53	64	85	76	77	88	8	9	810	711	512	212	1013	413	1014	214	514 8
53	74	95	96	107	108	10	9	1010	911	612	212	913	313	814	014	314 5
63	84	105	117	08	09	0	9	1110	1011	612	212	913	213	613	1014	014 2
63	95	06	17	28	29	210	110	1011	712	212	813	013	413	713	913	10
73	105	26	37	48	49	310	110	1011	612	112	612	1013	213	413	613	7
83	115	36	47	58	59	410	210	1011	511	1112	412	812	1113	113	213	3
84	15	58	67	68	69	510	210	1011	411	1012	212	512	812	1012	1112	11
94	15	66	77	78	79	410	110	911	311	812	012	312	512	612	712	7
104	25	76	87	88	79	410	010	711	111	511	911	1112	112	212	312	2
114	35	86	97	98	79	4	9	1110	510	1111	311	611	811	1011	1111	10
114	45	96	107	98	69	3	9	1010	310	811	011	311	511	611	611	6
104	55	106	107	88	59	1	9	810	110	610	910	1111	111	211	211	1
114	55	106	97	88	49	0	9	69	1110	310	610	810	910	1010	1010	9
114	55	106	97	78	38	10	9	39	810	010	210	410	510	610	510	4
114	55	106	87	58	18	8	9	19	59	89	1110	010	110	210	110	19
114	55	96	77	47	118	5	8	109	29	59	79	99	99	99	89	7
114	45	86	67	27	98	3	8	78	119	29	39	59	59	59	49	2
104	35	76	47	07	78	0	8	48	810	909	09	19	19	19	08	10
104	35	66	36	107	47	9	8	18	48	88	88	98	88	88	78	5
114	25	56	16	87	27	6	7	108	18	38	48	58	58	48	38	1
104	05	35	118	66	117	3	7	77	97	118	08	08	08	07	117	9
23	115	15	96	36	87	0	7	37	77	77	87	78	78	77	77	5
23	84	115	76	16	58	9	7	07	27	37	47	47	47	47	37	0
23	84	105	45	106	26	6	6	96	117	707	07	07	07	06	116	9
23	74	85	25	76	06	3	6	56	76	66	66	66	66	66	66	5
23	54	65	05	55	96	0	6	26	64	85	56	56	46	36	26	1
23	44	44	95	25	65	9	5	116	006	16	16	16	16	06	05	9
23	34	14	74	115	35	5	5	75	95	105	105	95	95	85	75	8
23	03	114	54	95	05	2	5	45	55	65	55	55	55	55	45	2
112	113	94	24	65	94	115	15	25	35	35	35	35	35	25	15	0
112	93	74	04	34	64	8	4	104	411	411	505	050	0411	410	494	8
1102	73	53	104	14	34	5	4	74	484	94	494	494	484	74	644	4

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on a Twenty Premiums Life Survivorship Dividend Policy, without further Payment of Premiums, provided Premiums have been fully paid in Cash for

Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.
16	79	1 11	5 13	9 16	2 18	7 20	10 22	11 24	8 26	3 27	6 29	0 30	3 31	6 32	1 33
26	89	2 11	5 13	9 16	1 18	5 20	6 22	6 24	8 25	7 27	1 28	6 29	8 30	10 31	11 32
36	84	2 11	5 13	8 15	11 18	2 20	2 22	0 23	7 25	2 26	8 27	11 29	1 30	2 31	1 32
46	99	2 11	4 13	7 15	10 17	11 19	10 21	6 23	3 24	10 26	2 27	5 28	6 29	6 30	8 31
46	99	2 11	4 13	6 15	8 17	8 19	4 21	4 23	0 24	5 25	8 26	10 27	10 28	10 29	8 30
46	99	2 11	3 13	5 15	5 17	4 19	4 21	1 22	8 24	0 25	2 26	3 27	3 28	1 29	0 30
46	99	2 11	3 13	3 15	3 17	4 19	2 20	10 22	3 23	6 24	8 25	8 26	7 27	5 28	3 29
46	99	1 11	1 13	2 15	3 17	2 18	11 20	6 21	10 23	1 24	1 25	1 26	11 27	9 28	6 29
46	99	1 11	1 13	2 15	2 17	0 18	8 20	2 21	5 22	7 23	7 24	5 25	3 26	0 27	9 28
46	89	0 11	1 13	2 15	1 16	10 18	5 19	10 21	0 22	1 23	0 23	10 24	7 25	4 26	0 27
46	89	1 11	2 13	2 15	0 16	8 18	1 19	5 20	7 21	6 22	5 23	2 23	11 24	7 25	3 26
46	99	2 11	2 13	1 14	10 16	5 17	5 19	0 20	1 21	0 21	10 22	7 23	3 23	10 24	6 25
56	99	2 11	2 13	0 14	8 16	2 17	1 18	7 19	7 20	5 21	2 21	11 22	6 23	2 23	9 24
56	99	2 11	1 12	10 14	5 15	10 17	1 18	1 19	1 19	11 20	7 21	3 21	10 22	5 23	0 24
56	99	2 11	0 12	8 14	2 15	6 16	8 17	8 18	6 19	4 20	0 20	7 21	2 21	9 22	8 23
56	99	2 10	11 12	6 13	11 15	2 16	3 17	2 18	0 18	9 19	4 19	11 20	6 21	0 21	7 22
56	99	1 10	9 12	3 13	7 14	10 15	10 16	8 17	5 18	1 18	9 19	3 19	9 20	3 20	10 21
56	89	0 10	7 12	1 13	4 14	5 15	4 16	2 16	11 17	6 18	1 18	7 19	1 19	7 20	1 21
56	88	11 10	5 11	9 13	0 14	0 14	11 15	8 16	4 16	11 17	6 17	11 18	5 18	10 19	4 20
56	78	9 10	3 11	6 12	7 13	7 14	5 15	2 15	9 16	4 16	10 17	3 17	9 18	2 18	8 19
56	68	7 10	0 11	2 12	3 13	2 13	11 14	8 15	3 15	9 16	2 16	7 17	0 17	5 17	11 18
56	48	5 9	9 10	11 11	10 12	9 13	6 14	1 14	8 15	2 15	7 16	0 16	4 16	9 17	2 18
56	38	3 9	6 10	7 11	6 12	3 13	0 13	7 14	1 14	6 14	11 15	4 15	8 16	1 16	6 17
56	18	0 9	2 10	2 11	1 11	10 12	6 13	0 13	6 13	11 14	1 14	8 15	0 15	5 15	10 16
55	11 7	9 8	11 9	10 10	8 11	4 12	0 12	6 12	11 13	4 13	1 14	0 14	4 14	9 15	2 16
55	9 7	6 8	7 9	6 10	3 10	11 11	6 12	0 12	5 12	9 13	1 13	5 13	9 14	1 14	6 15
55	6 7	3 8	3 9	1 9	10 10	5 11	0 11	5 11	10 12	2 12	6 12	9 13	1 13	5 13	10 14
55	4 7	0 7	11 8	8 9	5 10	0 10	6 10	11 11	3 11	7 11	11 12	2 12	6 12	10 13	2 14
55	1 6	9 7	7 8	4 9	0 9	6 10	0 10	5 10	9 11	0 11	4 11	7 11	10 12	2 12	6 13
4	11 6	5 7	3 8	0 8	7 9	1 9	6 9	11 10	2 10	6 10	9 11	0 11	3 11	7 11	11 12
4	9 6	2 6	11 7	7 8	2 8	8 9	0 9	4 9	8 9	11 10	2 10	5 10	8 11	0 11	4 11
4	7 5	11 6	8 7	4 8	3 7	9 8	2 8	7 8	11 9	2 9	5 9	8 9	10 10	1 10	4 10
4	4 5	7 6	4 6	11 7	4 7	10 8	1 8	5 8	8 8	11 9	1 9	4 9	7 9	10 10	2 10
4	1 5	4 6	0 6	6 7	7 7	0 7	7 8	7 11	8 2	8 5	7 8	10 9	0 9	3 9	7 10
3	11 5	1 5	8 6	2 6	6 7	6 11	7 3	7 6	7 8	7 11	8 1	1 8	4 8	6 8	9 9
3	8 4	10 5	4 5	10 6	3 6	6 10	7 0	7 3	7 0	7 3	7 5	7 8	7 10	8 0	8 8
3	6 4	6 5	1 5	6 5	10 6	2 6	5 6	7 6	10 7	0 7	2 7	4 7	6 7	9 8	0 8
3	3 4	3 4	9 5	2 5	6 5	5 9	6 0	6 3	4 5	6 7	9 6	11 7	0 7	3 7	6 7
3	1 4	0 4	6 4	10 5	5 2	5 5	5 8	5 10	8 0	6 2	4 6	5 6	7 6	9 6	11 7
2	11 3	10 4	3 4	7 4	10 5	1 5	3 5	6 5	7 5	9 5	11 6	0 6	2 6	3 6	6 6

Berkshire Life, John Hancock Mutual, Massachusetts Mutual
New England and State Mutual.

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will
Extended without further Payment of Premiums on an Ordinary
Life Policy, provided Premiums have been Fully Paid
in Cash for

Age at Issue	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	70	2	362	3	305	4	262	5	232	6	215	7	216	8	215	13	242	17	242
21	2	99	3	37	3	365	4	322	5	303	6	296	7	300	8	313	13	327	17	327
22	2	130	3	78	4	41	5	19	6	10	7	13	8	28	9	45	14	33	17	33
23	2	160	3	120	4	95	5	83	6	85	7	97	8	117	9	140	14	88	16	88
24	2	192	3	163	4	149	5	148	6	159	7	180	8	205	9	232	14	128	16	128
25	2	224	3	207	4	203	5	213	6	233	7	260	8	291	9	320	14	152	16	152
26	2	257	3	251	4	258	5	278	6	306	7	339	8	370	9	403	14	160	16	160
27	2	291	3	295	4	313	5	342	6	372	7	403	8	434	9	465	14	164	16	164
28	2	324	3	340	4	358	5	387	6	417	7	446	8	475	9	504	14	168	16	168
29	2	358	3	384	4	412	5	441	6	470	7	500	8	529	9	558	14	172	16	172
30	3	29	4	66	5	113	6	164	7	216	8	269	9	325	10	382	14	56	15	56
31	3	64	4	111	5	166	6	223	7	276	8	336	9	392	10	450	14	0	14	26
32	3	99	4	155	5	216	6	278	7	339	8	400	9	461	10	522	13	297	14	297
33	3	133	4	197	5	265	6	328	7	390	8	451	9	512	10	573	13	320	14	320
34	3	167	4	238	5	311	6	374	7	436	8	497	9	558	10	619	13	364	14	364
35	3	199	4	278	5	353	6	416	7	478	8	539	9	600	10	661	13	408	14	408
36	3	229	4	314	5	387	6	450	7	512	8	573	9	634	10	695	13	452	14	452
37	3	259	4	347	5	416	6	479	7	540	8	601	9	662	10	723	13	496	14	496
38	3	286	4	374	5	444	6	507	7	568	8	629	9	690	10	751	13	540	14	540
39	3	311	4	403	5	471	6	534	7	595	8	656	9	717	10	778	13	584	14	584
40	3	332	4	424	5	494	6	557	7	618	8	679	9	740	10	801	13	628	14	628
41	3	350	4	442	5	512	6	575	7	636	8	697	9	758	10	819	13	672	14	672
42	3	363	4	455	5	525	6	588	7	649	8	710	9	771	10	832	13	716	14	716
43	4	4	5	67	6	84	7	101	8	118	9	135	10	152	11	169	14	212	15	212
44	4	5	5	57	6	60	7	77	8	94	9	111	10	128	11	145	14	188	15	188
45	4	0	5	40	6	29	7	46	8	63	9	80	10	97	11	114	14	160	15	160
46	3	353	4	445	5	515	6	578	7	639	8	700	9	761	10	822	13	720	14	720
47	3	386	4	478	5	548	6	611	7	672	8	733	9	794	10	855	13	764	14	764
48	3	413	4	505	5	575	6	638	7	699	8	760	9	821	10	882	13	808	14	808
49	3	436	4	528	5	598	6	661	7	722	8	783	9	844	10	905	13	852	14	852
50	3	455	4	547	5	617	6	680	7	741	8	802	9	863	10	924	13	896	14	896
51	3	471	4	563	5	633	6	696	7	757	8	818	9	879	10	940	13	912	14	912
52	3	484	4	576	5	646	6	709	7	770	8	831	9	892	10	953	13	924	14	924
53	3	495	4	587	5	657	6	720	7	781	8	842	9	903	10	964	13	936	14	936
54	3	504	4	596	5	666	6	729	7	790	8	851	9	912	10	973	13	948	14	948
55	3	511	4	603	5	673	6	736	7	797	8	858	9	919	10	980	13	956	14	956
56	3	518	4	610	5	680	6	743	7	804	8	865	9	926	10	987	13	964	14	964
57	2	338	3	218	4	54	5	215	6	343	7	471	8	599	9	727	12	368	13	368
58	2	293	3	161	4	351	5	138	6	258	7	386	8	514	9	642	12	312	13	312
59	2	248	3	104	4	283	5	61	6	174	7	302	8	430	9	558	12	256	13	256
60	2	203	3	47	4	216	5	351	6	92	7	173	8	305	9	437	12	212	13	212

Essex Life, John Hancock Mutual, Massachusetts Mutual,
New England and State Mutual.

TABLE OF EXTENDED INSURANCE.

Showing the Length of time the Insurance for the face of the Policy will
be extended without further Payment of Premium on a 20-Premiums
Life Policy, provided Premiums have been fully Paid in Cash for

	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
1	5	51	7	64	9	144	11	290	14	135	17	25	19	293	22	148	31	218	36	84
2	5	51	7	103	9	191	11	343	14	187	17	67	19	307	22	120	31	3	35	180
3	5	110	7	142	9	238	12	29	14	234	17	99	19	308	22	79	30	148	34	223
4	5	139	7	180	9	283	12	75	14	275	17	122	19	295	22	23	29	288	33	305
5	5	169	7	217	9	325	12	118	14	309	17	132	19	298	21	319	29	59	33	10
6	5	197	7	253	10	0	12	155	14	334	17	130	19	227	21	236	28	190	32	83
7	5	224	7	288	10	86	12	187	14	349	17	115	19	172	21	141	27	318	31	154
8	5	251	7	319	10	69	12	212	14	355	17	86	19	105	21	86	27	77	30	222
9	5	277	7	349	10	94	12	230	14	349	17	45	19	25	20	283	26	198	29	291
10	5	302	8	10	10	120	12	239	14	330	16	356	18	298	20	157	25	316	28	359
11	5	324	8	34	10	137	12	239	14	300	16	290	18	196	20	21	25	67	28	65
12	5	343	8	54	10	147	12	229	14	258	16	212	18	84	19	241	24	180	27	135
13	5	361	8	69	10	151	12	208	14	204	16	123	17	326	19	89	23	291	26	206
14	6	11	8	80	10	146	12	176	14	139	16	24	17	195	18	294	23	87	25	276
15	6	23	8	84	10	133	12	134	14	65	15	281	17	57	18	128	22	146	24	347
16	6	32	8	83	10	111	12	82	13	344	15	164	16	275	17	321	21	254	24	56
17	6	37	8	78	10	78	12	19	13	248	15	38	16	122	17	144	20	361	23	133
18	6	38	8	60	10	37	11	811	13	145	14	270	15	329	16	327	20	106	22	210
19	6	33	8	36	9	351	11	229	13	33	14	131	15	164	16	142	19	213	21	288
20	6	24	8	5	9	291	11	139	12	279	13	351	14	361	15	318	18	321	21	2
21	6	9	7	330	9	222	11	42	12	154	13	200	14	188	15	126	18	67	20	89
22	5	351	7	283	9	146	10	302	12	24	13	46	14	14	14	298	17	179	19	176
23	5	323	7	228	9	63	10	191	11	252	12	252	13	200	14	103	16	292	18	265
24	5	287	7	166	8	339	10	76	11	112	12	91	13	21	13	272	16	42	17	355
25	5	245	7	97	8	243	9	320	10	334	11	293	12	204	13	75	15	160	17	89
26	5	197	7	23	8	142	9	195	10	187	11	127	12	22	12	244	14	280	16	190
27	5	143	6	308	8	38	9	68	10	39	10	326	11	205	12	48	14	38	15	292
28	5	85	6	224	7	295	8	302	9	254	10	159	11	23	11	217	13	167	15	34
29	5	23	6	137	7	184	8	171	9	104	9	358	10	207	11	24	12	297	14	149
30	4	322	6	47	7	72	8	38	8	319	9	191	10	27	10	197	12	68	13	265
31	4	254	5	321	6	324	7	271	8	169	9	27	9	215	10	8	11	216	13	19
32	4	184	5	228	6	210	7	139	8	22	8	230	9	40	9	188	10	353	12	150
33	4	114	5	135	6	98	7	9	7	241	8	70	8	233	9	5	10	142	11	231
34	4	43	5	43	5	351	6	245	7	97	7	279	8	66	8	199	9	299	11	53
35	3	338	4	317	5	241	6	119	6	323	7	126	7	267	8	20	9	98	10	199
36	3	267	4	226	5	133	5	360	6	184	6	342	7	108	7	218	8	268	9	342
37	3	197	4	137	5	27	5	240	6	51	6	197	6	318	7	55	8	79	9	135
38	3	129	4	51	4	289	5	122	5	286	6	56	6	169	6	264	7	263	8	290
39	3	62	3	331	4	189	5	9	5	161	5	286	6	25	6	114	7	86	8	87
40	2	362	3	248	4	92	4	263	5	39	5	156	5	253	5	334	6	280	7	258
41	2	299	3	169	3	363	4	157	4	288	5	30	5	121	5	199	6	115	7	54

TABLE OF EXTENDED INSURANCE.

ORDINARY LIFE NONPARTICIPATING POLICY.

Showing the time the Insurance will be continued, reckoned from the default in the payment of Premium.

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	1	124	2	17	2	290	3	209	4	199	5	79	6	90	7	355	11	212	15	212
21	1	141	2	45	2	326	3	255	4	197	5	145	6	106	7	74	11	301	15	301
22	1	159	2	73	2	357	3	286	4	252	5	212	6	151	7	156	12	15	15	15
23	1	178	2	103	3	383	3	351	4	311	5	279	6	256	7	297	12	82	15	82
24	1	198	2	132	3	79	4	35	5	0	5	346	6	390	7	316	12	134	14	134
25	1	218	2	161	3	118	4	85	5	63	6	48	7	37	8	27	12	172	14	172
26	1	238	2	193	3	159	4	136	5	122	6	114	7	108	8	104	12	196	14	196
27	1	259	2	224	3	203	4	187	5	181	6	163	7	178	8	170	12	206	14	206
28	1	280	2	255	3	241	4	237	5	238	6	238	7	241	8	234	12	206	14	206
29	1	301	2	287	3	284	4	286	5	293	6	300	7	302	8	290	12	181	14	181
30	1	322	2	322	3	323	4	333	5	346	6	356	7	356	8	339	12	149	15	149
31	1	344	2	350	4	05	15	33	6	83	7	44	8	39	9	12	12	117	15	117
32	2	03	3	315	4	37	5	61	6	81	7	90	8	80	9	40	12	74	15	74
33	2	22	3	46	4	75	5	103	6	124	7	129	8	110	9	57	12	19	15	19
34	2	43	3	77	4	111	5	143	6	162	7	162	8	130	9	62	11	321	15	321
35	2	69	3	104	4	145	5	178	6	194	7	194	8	139	9	56	11	245	15	245
36	2	89	3	131	4	176	5	208	6	218	7	196	8	138	9	49	11	166	15	166
37	2	102	3	157	4	203	5	232	6	234	7	200	8	134	9	30	11	73	15	73
38	2	121	3	180	4	226	5	250	6	241	7	201	8	120	9	0	10	350	15	350
39	2	138	3	200	4	244	5	260	6	246	7	192	8	98	9	328	10	250	15	250
40	2	153	3	216	4	256	5	268	6	241	7	174	8	65	9	231	10	144	15	144
41	2	165	3	228	4	266	5	267	6	228	7	146	8	24	9	227	10	55	15	55
42	2	176	3	239	4	269	5	259	6	207	7	111	8	341	9	166	9	290	15	290
43	2	185	3	243	4	264	5	243	6	177	7	69	8	393	9	96	9	177	15	177
44	2	190	3	242	4	253	5	219	6	140	7	19	8	442	9	25	9	61	15	61
45	2	191	3	235	4	235	5	190	6	97	7	328	8	165	9	311	8	309	15	309
46	2	188	3	242	4	211	5	152	6	48	7	267	8	82	9	228	8	191	15	191
47	2	179	3	205	4	181	5	109	6	360	7	201	8	6	9	142	8	71	15	71
48	2	169	3	182	4	146	5	63	6	300	7	131	8	291	9	58	7	316	15	316
49	2	154	3	156	4	108	5	13	6	237	7	59	8	208	9	327	7	194	15	194
50	2	137	3	127	4	67	4	324	5	173	6	349	7	124	8	234	7	80	15	80
51	2	117	3	95	4	23	4	267	5	105	6	264	7	88	8	141	6	321	15	321
52	2	95	3	61	3	341	4	216	5	37	6	192	7	317	8	47	6	201	15	201
53	2	71	3	24	3	292	4	148	4	331	5	118	6	229	7	318	6	84	15	84
54	2	47	2	352	3	244	4	88	4	260	5	83	6	142	7	225	5	334	15	334
55	2	20	2	312	3	190	4	27	4	190	5	319	6	65	7	132	5	226	15	226
56	1	358	2	271	3	138	3	329	4	117	4	240	5	394	6	35	5	120	15	120
57	1	330	2	280	3	86	3	266	4	46	4	163	5	244	6	306	5	17	15	17
58	1	301	2	190	3	33	3	203	3	340	4	78	5	156	6	213	4	267	15	267
59	1	272	2	147	2	348	3	142	3	266	4	368	5	70	6	127	4	194	15	194
60	1	243	2	107	2	294	3	77	3	194	4	294	5	352	6	37	4	104	15	104
61	1	214	2	66	2	240	3	14	3	124	4	208	5	273	6	320	4	14	15	14
62	1	185	2	24	2	187	2	318	3	55	3	135	4	197	5	243	3	296	15	296
63	1	155	1	346	2	185	2	258	2	353	3	65	4	125	5	169	3	213	15	213
64	1	126	1	305	2	83	2	199	2	291	3	863	4	56	5	99	3	132	15	132
65	1	97	1	266	2	33	2	145	2	233	3	302	4	355	5	31	3	51	15	51

TABLE OF EXTENDED INSURANCE.

ing the length of time the Insurance for the Face of the Policy will be
extended on 20-Premiums Life Nonparticipating Policies Without
further Payment of Premiums, Provided Premiums
have been fully Paid in Cash for

Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
3 112	5 61	7 62	9 137	11 283	14 136	17 36	19 326	29 220	34 177
3 129	5 87	7 104	9 178	11 328	14 176	17 61	19 800	29 20	33 243
3 147	5 114	7 138	9 217	12 3	14 211	17 75	19 277	28 179	32 184
3 164	5 140	7 171	9 253	12 41	14 237	17 78	19 239	27 332	31 352
3 181	5 165	7 201	9 287	12 70	14 255	17 67	19 187	27 113	31 42
3 200	5 188	7 230	9 315	12 93	14 261	17 41	19 122	26 271	30 96
3 218	5 211	7 256	9 340	12 112	14 259	17 4	19 43	26 30	29 173
3 229	5 332	7 279	9 360	12 129	14 244	16 318	18 818	25 165	28 275
3 243	5 251	7 298	10 11	12 124	14 218	16 255	18 216	24 315	28 352
3 257	5 268	7 315	10 21	12 116	14 181	16 182	18 104	24 60	27 80
3 270	5 288	7 329	10 25	12 106	14 133	16 97	17 349	23 184	26 168
3 282	5 297	7 338	10 23	12 74	14 74	16 4	17 220	22 324	25 223
3 292	5 307	7 343	10 15	12 40	14 7	15 266	17 84	22 94	25 43
3 301	5 315	7 347	9 364	11 360	13 295	15 155	16 307	21 223	24 63
3 306	5 321	7 341	9 341	11 305	13 209	15 37	16 157	20 323	23 150
3 315	5 324	7 382	9 311	11 246	13 115	14 275	16 0	20 85	22 284
3 320	5 324	7 318	9 272	11 176	13 13	14 140	15 214	19 228	21 307
3 323	5 320	7 298	9 226	11 97	12 275	14 10	15 55	18 388	21 45
3 325	5 312	7 270	9 169	11 8	12 155	13 235	14 253	18 88	20 137
3 324	5 300	7 253	9 109	10 285	12 35	13 67	14 80	17 194	19 222
3 321	5 279	7 187	9 85	10 188	11 271	12 246	13 267	16 305	18 302
3 312	5 250	7 137	8 322	10 73	11 133	12 134	13 84	16 52	18 20
3 296	5 216	7 76	8 173	9 294	10 354	11 338	12 264	15 166	17 111
3 277	5 173	7 6	8 134	9 197	10 205	11 163	12 76	14 245	16 205
3 251	5 121	6 292	8 80	9 70	10 53	10 357	11 251	14 36	15 301
3 218	5 64	6 209	7 287	8 304	9 266	10 184	11 68	13 161	15 38
3 182	5 4	6 122	7 177	8 172	9 114	10 12	10 241	12 287	14 148
3 142	4 304	6 33	7 65	8 40	9 329	9 210	10 56	12 55	13 341
3 101	4 288	5 308	6 317	7 271	8 129	9 43	9 241	11 194	12 842
3 67	4 183	5 215	6 203	7 139	8 80	8 246	9 66	10 336	12 38
3 11	4 98	5 123	6 91	7 9	7 25	8 87	8 262	10 120	11 207
2 323	4 28	5 31	5 344	6 244	7 104	7 295	8 90	9 268	10 330
2 281	3 322	4 304	5 234	6 118	6 329	7 141	7 291	9 66	10 102
2 233	3 252	4 214	5 126	6 360	6 192	6 357	7 131	8 225	9 249
2 185	3 183	4 126	5 21	6 240	6 58	6 211	6 339	8 30	9 39
2 139	3 116	4 40	4 284	5 122	5 292	6 70	6 188	7 212	8 210
2 94	3 50	3 322	4 183	5 8	5 165	5 297	6 36	7 34	8 1
2 49	2 351	3 239	4 86	4 262	5 43	5 159	5 255	6 232	7 180
2 5	2 285	3 160	3 359	4 155	4 285	5 26	5 115	6 70	6 354
1 328	2 226	3 82	3 264	4 47	4 167	4 265	4 346	5 230	6 177
1 234	2 166	3 7	3 173	3 309	4 54	4 146	4 223	5 132	5 238
1 243	2 109	2 297	3 86	3 211	3 312	4 32	4 105	4 350	5 198
1 203	2 51	2 226	3 2	3 114	3 213	3 293	3 359	4 214	5 20
1 165	1 362	2 158	2 289	3 31	3 121	3 196	3 269	4 73	4 231
1 128	1 310	2 94	2 214	2 315	3 34	3 105	3 164	3 313	4 72
1 92	1 261	2 31	2 148	2 242	2 320	3 19	3 73	3 194	3 283

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on Nonparticipating 20-Year Endowment Policy with amount returned at end of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	
20	9	51	15	133	15	0	74	14	0	151	13	0	226	12	0	367	10	0	435	5	
21	9	7	15	30	15	0	71	14	0	148	13	0	223	12	0	365	10	0	433	5	
22	8	31	14	29	15	0	68	14	0	145	13	0	221	12	0	363	10	0	431	5	
23	8	28	14	18	15	0	64	14	0	142	13	0	218	12	0	361	10	0	429	5	
24	8	23	14	7	15	0	61	14	0	139	13	0	215	12	0	358	10	0	427	5	
25	8	18	13	32	15	0	57	14	0	135	13	0	211	12	0	356	10	0	424	5	
26	8	13	13	21	15	0	52	14	0	131	13	0	208	12	0	353	10	0	421	5	
27	8	7	13	10	15	0	47	14	0	127	13	0	204	12	0	349	10	0	418	5	
28	8	2	12	34	15	0	42	14	0	122	13	0	199	12	0	346	10	0	415	5	
29	7	33	12	22	15	0	36	14	0	117	13	0	194	12	0	342	10	0	412	5	
30	7	27	12	11	15	0	30	14	0	111	13	0	189	12	0	337	10	0	408	5	
31	7	21	11	34	15	0	22	14	0	104	13	0	183	12	0	332	10	0	403	5	
32	7	15	11	24	15	0	14	14	0	97	13	0	176	12	0	327	10	0	399	5	
33	7	8	11	9	15	0	5	14	0	88	13	0	168	12	0	321	10	0	393	5	
34	7	25	10	36	14	263	14	0	79	13	0	160	12	0	314	10	0	387	5		
35	6	32	10	20	14	56	14	0	69	13	0	151	12	0	307	10	0	381	5		
36	6	26	10	7	13	217	14	0	57	13	0	140	12	0	298	10	0	374	5		
37	6	19	9	31	13	15	14	0	44	13	0	128	12	0	289	10	0	366	5		
38	6	12	9	18	12	180	14	0	29	13	0	115	12	0	279	10	0	356	5		
39	6	5	9	6	11	347	14	0	11	13	0	100	12	0	267	10	0	346	5		
40	5	35	8	29	11	149	13	276	13	0	83	12	0	170	11	0	253	10	0	334	5
41	5	27	8	16	10	326	13	30	13	0	64	12	0	152	11	0	238	10	0	320	5
42	5	19	8	34	10	136	12	151	13	0	41	12	0	132	11	0	220	10	0	297	5
43	5	11	7	26	9	313	11	276	13	0	16	12	0	109	11	0	199	10	0	286	5
44	5	3	7	13	9	127	11	41	12	242	12	0	83	11	0	176	10	0	265	5	
45	4	31	6	36	8	310	10	176	11	339	12	0	53	11	0	150	10	0	242	5	
46	4	23	6	22	8	132	9	320	11	80	12	0	20	11	0	120	10	0	216	5	
47	4	15	6	9	7	324	9	109	10	196	11	0	23	11	0	86	10	0	186	5	
48	4	6	5	33	7	156	8	270	9	322	10	329	11	0	47	10	0	152	5		
49	3	34	5	20	6	359	8	75	9	97	10	72	11	0	2	10	0	114	5		
50	3	26	5	8	6	202	7	252	8	247	9	196	10	111	10	0	70	5	0	593	1
51	3	17	4	34	6	52	7	72	8	41	8	332	9	224	10	0	19	5	0	573	1
52	3	10	4	21	5	273	6	266	7	210	8	114	8	351	9	199	5	0	550	1	
53	3	2	4	11	5	136	6	103	7	25	7	273	8	126	8	320	5	0	525	1	
54	2	33	4	12	5	7	5	314	6	213	7	76	7	276	8	85	5	0	496	1	
55	2	25	3	28	4	248	5	168	6	46	6	256	7	72	7	237	5	0	463	1	

TABLE OF EXTENDED INSURANCE.

By the length of time the Insurance for the face of the Policy will be Extended on an Ordinary Life Policy without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

	Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.						
YEARS.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.						
1	233	1	2122	2683	3125	10	8	184	8	232	10	39	16	61	16	104	
2	2601	2302	3194	115	88	6	179	7	238	10	154	16	117	16	136	16	153
3	2871	3203	74	785	167	6	282	8	23	10	284	16	157	16	153	16	153
4	3141	3603	614	1485	246	6	361	8	120	11	5	16	173	16	153	16	153
5	3422	373	1174	2145	327	7	38	8	217	9	348	11	105	16	185	16	185
6	72	803	1744	2836	417	7	175	8	312	19	79	11	196	16	178	18	171
7	308	1253	2304	3526	122	7	262	9	38	10	169	11	277	16	163	18	163
8	682	1638	2885	556	200	7	347	9	124	10	251	11	346	16	115	17	815
9	1002	2143	3445	1256	277	8	64	9	205	19	223	12	38	16	65	17	192
10	1322	2594	385	1936	350	8	141	9	278	11	19	12	80	16	5	17	69
11	1652	3034	965	2537	538	8	212	9	341	11	57	12	108	15	297	18	236
12	1982	3504	1525	3247	123	8	275	10	39	11	101	12	122	15	214	18	133
13	2303	324	2076	207	187	8	332	10	70	11	123	12	223	15	124	18	17
14	2643	774	2626	797	244	9	12	10	95	11	132	12	210	15	25	15	230
15	2973	1234	3136	1327	292	9	47	10	115	11	126	12	86	14	224	15	36
16	3293	1534	3606	1937	331	9	70	10	119	11	111	12	49	14	173	14	200
17	3613	2055	413	2217	359	9	81	10	110	11	83	12	3	14	54	14	134
18	393	2435	816	2538	13	9	81	10	91	11	44	11	310	13	206	13	206
19	593	2815	1166	2738	21	9	70	10	61	10	300	11	244	13	163	13	163
20	893	3135	1446	2938	19	9	49	10	21	10	302	11	169	13	32	13	32
21	1173	3415	1656	3038	7	9	18	9	332	10	236	11	88	12	267	12	267
22	1454	15	1776	3057	350	8	343	9	278	10	161	11	0	12	120	12	120
23	1654	175	1806	2917	317	8	293	9	212	10	80	10	269	11	354	11	203
24	1854	235	1766	2597	277	8	236	9	138	9	368	10	169	11	212	11	153
25	1974	315	1636	2397	229	8	171	9	59	9	265	10	65	11	60	10	347
26	2074	275	1436	1907	175	8	100	8	336	9	167	9	321	10	290	10	190
27	2104	175	1156	1487	113	8	25	8	246	9	66	9	209	10	146	10	42
28	2094	05	826	937	47	7	308	8	155	8	265	9	95	10	1	9	261
29	2043	3435	436	406	341	7	222	8	58	8	218	8	343	9	224	9	115
30	1943	3165	05	3456	265	7	124	7	324	8	109	8	225	9	88	8	385
31	1813	324	3175	2316	187	7	44	7	322	7	322	8	107	8	309	8	130
32	1653	2514	2655	2146	107	6	317	7	120	7	252	7	353	8	174	8	54
33	1493	2134	2115	1436	26	6	224	7	17	7	141	7	265	8	40	7	235
34	1253	1734	1565	755	308	6	130	6	278	7	29	7	117	7	276	7	151
35	1013	1344	985	45	224	6	36	6	175	6	284	7	0	7	150	7	14
36	793	974	404	2035	139	5	206	6	73	6	274	6	251	7	24	5	251
37	593	473	3464	2235	55	5	212	5	236	6	68	6	139	6	271	5	125
38	223	33	2254	1504	336	5	119	5	236	6	29	6	29	6	154	5	350
39	3593	3223	2254	784	253	5	27	5	137	5	232	5	288	6	38	5	243
40	3292	2753	1644	54	171	4	302	5	40	5	192	5	186	5	291	5	139
41	2992	2293	1043	3994	90	4	214	4	312	5	25	5	86	5	183	4	309
42	2692	1833	453	2234	10	4	123	4	223	4	307	4	355	5	73	4	253
43	2392	1332	3523	1533	296	4	45	4	133	4	309	4	265	4	332	4	134
44	2092	932	2943	923	224	3	331	4	53	4	123	4	177	4	224	4	6
45	1792	492	2383	273	153	3	256	3	330	4	40	4	92	4	136	3	264
46	1502	42	1842	3293	86	3	185	3	266	3	227	4	8	4	32	.....	.....
47	1211	3272	1322	2713	21	3	117	3	194	3	253	3	295	3	310	.....	.....
48	921	2372	832	2172	326	3	52	3	136	3	132	3	220	3	221	.....	.....

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended on a Premium Life Policy without further Payment of Premiums provided Premiums have been fully paid in Cash for

Age.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21 3	525	242 3	155 11	155 14	252 17	356 21	96 24	96 26	325 35	208 43	
22 3	765	273 8	202 7	207 14	281 18	402 21	87 24	89 26	214 34	313 41	
23 3	1025	314 8	246 7	255 14	322 18	412 21	64 23	80 25	94 34	449 50	
24 3	1285	350 8	288 11	297 14	357 18	492 21	27 23	243 25	326 33	157 39	
25 3	1525	18 8	328 11	337 18	18 18	452 20	342 23	144 25	186 32	244 38	
26 3	1765	62 9	1 12	7 15	37 18	282 20	277 23	35 25	35 31	339 37	
27 3	2006	84 9	36 12	37 15	46 17	353 20	203 22	279 24	241 31	45 32	
28 3	2246	118 9	68 12	58 15	44 17	320 20	112 22	148 24	74 30	186 35	
29 3	2486	148 9	95 12	74 15	30 17	253 20	13 22	9 23	264 29	245 35	
30 3	2706	179 9	118 12	82 15	6 17	196 20	268 21	224 23	88 28	331 34	
31 3	2906	194 9	136 12	81 14	33 17	116 19	147 21	69 22	261 28	43 35	
32 3	3106	214 9	147 12	70 14	24 17	26 19	18 20	270 22	59 27	139 33	
33 3	3296	231 9	153 12	49 14	225 16	259 18	243 20	39 21	236 26	228 31	
34 3	3486	245 9	152 12	18 14	158 16	179 18	98 19	237 21	34 25	307 33	
35 3	3606	259 9	144 11	54 14	73 16	61 17	311 19	106 20	192 25	26 33	
36 3	3806	273 9	127 11	289 13	343 15	259 17	151 18	234 19	343 24	111 33	
37 3	3996	289 9	102 11	227 13	248 15	154 16	95 18	93 19	194 23	134 33	
38 3	4186	299 9	68 11	156 13	140 15	24 16	186 17	203 18	284 22	213 32	
39 3	4376	24 9	24 11	77 13	26 14	246 16	7 17	66 18	66 21	368 34	
40 3	336	227 8	368 10	365 12	268 14	59 15	192 16	229 17	211 21	96 24	
41 3	506	198 8	278 10	280 12	141 15	297 15	11 16	27 16	355 20	172 24	
42 3	246	163 8	211 10	158 12	81 13	186 14	191 15	157 16	134 19	260 23	
43 3	146	122 8	157 10	51 11	236 12	367 14	6 14	346 15	277 18	348 25	
44 3	3626	75 8	56 9	502 11	98 12	159 13	182 14	159 15	54 16	76 21	
45 3	3406	22 7	334 9	184 10	313 12	212	358 13	236 14	197 17	171 22	
46 3	5135	327 7	242 9	63 10	154 11	196 12	167 13	97 13	341 16	265 23	
47 3	2805	267 7	146 8	303 10	15 11	25 11	345 12	250 13	121 15	368 23	
48 3	2435	194 7	47 8	176 9	229 10	247 11	153 12	45 12	268 15	108 23	
49 3	2035	122 6	310 8	48 9	78 10	47 10	330 11	207 12	68 14	209 19	
50 3	1605	48 6	207 7	254 8	292 9	241 10	144 11	11 11	205 13	312 17	
51 3	1154	337 6	103 7	155 8	142 9	74 9	325 10	175 10	351 13	68 15	
52 3	634	260 6	0 7	29 7	360 8	273 9	144 9	346 10	157 12	134 15	
53 3	214	182 5	260 6	267 7	274 8	111 8	332 9	156 9	321 11	313 14	
54 2	3364	105 5	158 6	143 7	71 7	316 8	159 8	336 9	126 11	77 14	
55 2	2874	29 5	57 6	21 6	236 7	161 7	355 8	156 8	301 10	214 13	
56 2	2338	3174	323 5	267 6	159 7	10 7	190 7	343 8	118 9	362 12	
57 2	1893	2434	226 5	161 6	27 6	248 7	32 7	178 7	306 9	133 11	
58 2	1423	1704	132 5	38 6	293 6	86 6	244 7	16 7	135 8	290 11	
59 2	953	994	41 4	294 5	139 5	313 6	96 6	223 6	336 8	64 10	
60 2	493	313	317 4	188 5	19 5	182 5	319 6	74 6	180 7	248 9	
61 2	42	3293	231 4	87 5	239 5	55 5	185 6	236 6	29 7	64 8	
62 1	3272	2653	149 3	354 4	159 4	300 5	56 5	161 5	263 6	234 8	
63 1	2862	2633	70 3	261 4	64 4	188 4	300 5	52 5	118 6	62 7	
64 1	2492	1442	360 3	173 3	321 4	81 4	157 4	277 4	352 5	249 6	
65 1	2062	872	239 3	90 3	229 3	345 4	86 4	164 4	234 5	88 6	
66 1	1702	342	222 3	12 3	143 3	253 3	344 4	57 4	120 4	230 5	
67 1	1351	3482	159 2	305 3	64 3	168 3	258 3	322 4	9 4	143 4	
68 1	1021	3012	102 2	240 2	355 3	88 3	168 3	230 3	276 4	365 4	

TABLE OF EXTENDED INSURANCE.

owing the length of time the Insurance for the face of the Policy will be extended on a 20-Year Endowment Policy, with amount returned at end of period if the Insured is living, without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
Days.	Days.	Days.	Pure Endt.	Days.	Pure Endt.	Days.	Pure Endt.	Days.	Pure Endt.	Pure Endt.
1 8262 15 54 16 061 15 0137 14 0210 13 0280 12 0348 11 0414 10 0477 5758 1947	2 8232 14 34 16 058 15 0135 14 0208 13 0279 12 0347 11 0413 10 0476 5758 1947	3 8201 14 26 16 056 15 0132 14 0206 13 0277 12 0345 11 0411 10 0475 5757 1947	4 8168 14 18 16 053 15 0130 14 0204 13 0275 12 0344 11 0410 10 0473 5757 1947	5 8133 14 10 16 050 15 0127 14 0202 13 0273 12 0342 11 0408 10 0472 5756 1947	6 8 96 14 19 16 047 15 0124 14 0199 13 0271 12 0340 11 0406 10 0470 5756 1947	7 8 58 13 29 16 043 15 0121 14 0196 13 0268 12 0337 11 0404 10 0469 5755 1947	8 8 19 13 20 16 039 15 0117 14 0193 13 0265 12 0335 11 0402 10 0467 5754 1947	9 7 34 13 10 16 035 15 0113 14 0189 13 0362 12 0332 11 0400 10 0465 5754 1946	0 7 29 13 5 16 030 15 0109 14 0185 13 0258 12 0329 11 0397 10 0462 5753 1946	1 7 25 12 27 16 024 15 0104 14 0180 13 0254 12 0325 11 0394 10 0459 5752 1946
2 7203 12 16 16 017 15 0 98 14 0173 13 0250 12 0321 11 0390 10 0456 5751 1946	3 7153 12 50 16 010 15 0 91 14 0169 13 0244 12 0317 11 0386 10 0453 5749 1946	4 7101 11 30 16 0 215 0 84 14 0163 13 0238 12 0311 11 0382 10 0449 5748 1946	5 7 46 11 18 15 20 3 015 0 75 14 0155 13 0232 12 0306 11 0376 10 0445 5746 1946	6 6 35 11 6 15 7 015 0 66 14 0146 13 0224 12 0299 11 0371 10 0440 5744 1946	7 6 29 10 30 14 7 015 0 55 14 0137 13 0216 12 0291 11 0364 10 0434 5742 1945	8 6 23 10 18 13 34 2 015 0 42 14 0126 13 0206 12 0283 11 0357 10 0427 5740 1945	9 6 17 10 52 13 14 5 015 0 28 14 0112 13 0195 12 0273 11 0348 10 0420 5738 1944	0 6 10 9 28 12 31 4 015 0 12 14 0 99 13 0182 12 0262 11 0339 10 0412 5735 1944	1 6 37 9 15 12 11 7 013 0 04 0 83 13 0168 12 0250 11 0328 10 0403 5732 1944	2 5 33 9 20 11 28 8 014 0 04 0 65 13 0152 12 0236 11 0316 10 0392 5728 1943
3 5256 8 24 11 95 0 18 16 0 44 13 0134 12 0219 11 0302 10 0380 5724 1943	4 5180 8 11 10 26 9 012 2 23 0 14 0 20 13 0113 12 0201 11 0286 10 0367 5719 1942	5 5101 7 34 10 81 0 12 60 0 13 30 1 013 0 89 12 0181 11 0268 10 0352 5714 1941	6 5 20 7 20 6 9 26 0 11 19 0 13 37 0 13 0 62 12 0157 11 0248 10 0334 5708 1941	7 4 30 7 7 1 9 7 9 0 10 39 0 12 14 0 13 6 31 12 0130 11 0224 10 0314 5701 1940	8 4 22 6 30 3 8 26 5 0 10 12 0 11 26 0 12 32 0 12 0 99 11 0198 10 0292 5694 1939	9 4 13 6 17 2 8 91 0 9 27 0 11 18 0 12 59 0 12 0 63 11 0167 10 0265 5685 1938	0 4 56 6 44 7 28 7 0 9 73 0 10 14 8 0 11 18 0 12 0 22 11 0132 10 0236 5675 1936	1 3 34 5 28 7 12 4 0 8 24 2 0 9 28 0 10 27 9 0 11 22 0 11 0 91 10 0201 5664 1935	2 3 22 5 16 3 6 32 0 8 53 0 9 72 0 10 39 0 10 32 0 11 0 45 10 0162 5651 1934	3 185 5 47 6 18 0 7 23 0 8 23 0 9 17 4 0 10 79 0 10 32 0 10 0 11 6 53 7 1932
4 111 4 30 6 35 0 7 63 0 8 32 0 8 31 9 0 9 20 4 0 10 64 0 10 0 64 5 62 1 1930	5 3 40 4 19 5 25 0 6 20 3 0 7 20 8 0 8 10 9 0 8 31 1 0 9 18 5 0 10 0 4 5 60 5 1928	6 2 37 4 8 5 12 9 0 6 10 5 0 7 28 0 7 27 4 0 8 12 4 0 8 31 6 0 9 13 3 0 5 58 2 1926	7 2 27 3 35 5 4 0 5 32 0 6 22 2 0 7 8 5 0 7 28 3 0 8 9 6 0 8 26 3 0 5 55 8 1923	8 2 26 3 26 4 24 8 0 5 17 7 0 6 60 0 6 27 0 7 8 8 0 7 25 3 0 8 41 0 5 53 2 1920	9 2 14 3 17 4 13 5 0 5 42 0 5 27 1 0 6 10 0 6 26 9 0 7 5 6 0 7 19 8 0 5 50 0 1917	0 2 22 3 9 1 4 28 0 4 28 0 5 12 6 0 5 30 5 0 6 9 6 0 6 23 6 0 6 36 4 0 5 46 4 1913				

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on an Ordinary Life Policy without further Payment of Premiums, provided Premiums have been fully paid in cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
21	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
22	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
23	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
24	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
25	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
26	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
27	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
28	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
29	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
30	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
31	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
32	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
33	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
34	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
35	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
36	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
37	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
38	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
39	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
40	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
41	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
42	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
43	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
44	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
45	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
46	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
47	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
48	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
49	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
50	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
51	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
52	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
53	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
54	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
55	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
56	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
57	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
58	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
59	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
60	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
61	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
62	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
63	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
64	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6
65	1	1	2	2	3	3	4	4	5	5	6	6	7	7	8	8	12	6	15	6

TABLE OF EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Extended on a 20-Premiums Life Policy, without further Payment of Premiums, provided Premiums have been fully Paid in Cash for

	3 Yrs.		4 Yrs.		5 Yrs.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		19 Years.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
0	3	11	3	8	3	7	11	3	13	10	13	2	13	5	20	4	30	0	34	5
1	4	0	4	6	4	3	11	3	13	9	13	1	13	3	20	2	30	4	33	3
2	4	0	4	6	4	3	11	4	13	8	13	0	13	1	19	11	29	9	32	11
3	4	1	4	7	4	4	11	5	13	7	15	10	17	0	19	7	28	5	32	2
4	4	1	4	7	4	4	11	4	13	7	15	9	17	10	19	6	27	5	31	5
5	4	1	4	6	4	3	10	11	13	6	15	8	17	8	19	4	26	10	30	8
6	4	2	4	6	4	3	11	11	13	5	15	6	17	4	19	2	25	3	29	10
7	4	2	4	6	4	3	11	8	13	3	15	3	17	4	19	2	25	1	29	1
8	4	2	4	6	4	3	11	1	13	2	15	3	17	2	19	11	25	1	28	4
9	4	3	4	6	4	3	11	1	13	2	15	2	17	0	18	8	24	5	27	6
0	4	3	4	6	4	3	11	1	13	2	15	1	16	10	18	5	23	10	26	9
1	4	3	4	6	4	3	11	1	13	2	15	0	16	8	18	1	23	7	26	0
2	4	4	4	6	4	3	11	1	13	1	14	10	16	6	17	10	22	7	25	3
3	4	4	4	6	4	3	11	2	13	0	14	8	16	2	17	5	21	11	24	5
4	4	4	4	6	4	3	11	1	12	10	14	5	15	10	17	1	21	3	23	8
5	4	4	4	6	4	3	10	10	12	8	14	2	15	0	16	8	20	7	23	0
6	4	4	4	6	4	3	10	8	12	6	13	11	15	3	16	8	19	11	22	2
7	4	4	4	6	4	3	10	6	12	2	13	7	14	10	15	10	19	11	21	5
8	4	4	4	6	4	3	10	3	11	11	13	4	14	8	15	4	18	7	20	8
9	4	4	4	6	4	3	10	0	11	7	13	0	14	0	14	11	17	11	19	11
0	4	4	4	6	4	3	9	9	11	3	12	7	13	7	14	5	17	7	19	5
1	4	4	4	6	4	3	9	5	10	11	12	2	13	2	13	11	16	7	18	2
2	4	4	4	6	4	3	9	2	10	6	11	9	12	9	13	8	16	0	17	9
3	4	4	4	6	4	3	9	0	10	2	11	4	12	3	13	0	15	0	17	0
4	4	5	4	5	4	2	8	7	9	10	10	11	11	10	12	6	14	8	16	4
5	4	5	4	5	4	11	8	3	9	5	10	6	11	4	12	0	14	0	15	7
6	4	5	4	5	4	8	7	11	9	1	10	1	10	11	11	6	13	5	14	11
7	4	5	4	5	4	5	7	7	8	8	9	8	10	6	11	0	12	9	14	3
8	4	5	4	5	4	10	6	2	7	4	8	3	9	0	10	6	12	2	13	7
9	4	5	4	5	4	11	7	4	8	0	8	10	9	6	10	0	11	7	12	11
0	4	5	4	5	4	8	6	8	7	7	7	5	9	1	9	6	11	0	12	4
1	4	5	4	5	4	5	6	8	7	3	6	0	8	8	9	0	10	5	11	8
2	4	5	4	5	4	3	6	4	6	11	5	8	8	2	8	3	9	10	11	1
3	4	5	4	5	4	11	4	1	5	7	7	3	7	10	8	1	9	10	10	6
4	4	5	4	5	4	8	5	3	4	8	3	11	7	4	7	8	8	10	9	11
5	4	5	4	5	4	5	5	3	5	5	6	2	6	11	7	3	8	4	9	5
6	4	5	4	5	4	4	4	4	4	7	6	2	6	6	6	10	7	10	4	10
7	4	5	4	5	4	4	4	4	4	3	6	10	6	6	6	6	7	7	8	4
8	4	5	4	5	4	4	4	4	4	0	6	6	5	5	6	6	6	6	7	9
9	4	5	4	5	4	4	4	4	4	2	6	2	5	5	5	6	6	6	7	3
0	4	5	4	5	4	3	3	11	4	4	4	10	5	1	5	3	6	0	6	9
1	4	5	4	5	4	3	3	7	4	4	4	3	4	7	4	3	5	6	6	0
2	4	5	4	5	4	3	3	3	3	3	3	0	4	4	4	4	5	5	5	7
3	4	5	4	5	4	3	3	2	3	3	3	9	4	4	4	4	4	4	4	2
4	4	5	4	5	4	3	3	1	3	3	3	3	3	3	3	11	4	4	4	8
5	4	5	4	5	4	3	3	9	3	1	3	4	3	6	3	8	4	1	4	3

NOTE.—There is no extension feature in Endowment Policies.

TABLE OF EXTENDED INSURANCE.

20, 15, 10 and 5 Year and Annual Distribution Periods. Showing the Length of Time the Insurance for the face of the Policy will be Extended on a (Participating) Ordinary Life Policy without further Payment of Premiums, Provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs. Years. Months.	4 Yrs. Years. Months.	5 Yrs. Years. Months.	6 Yrs. Years. Months.	7 Yrs. Years. Months.	8 Yrs. Years. Months.	9 Yrs. Years. Months.	10 Yrs. Years. Months.	11 Yrs. Years. Months.	12 Yrs. Years. Months.	13 Yrs. Years. Months.	14 Yrs. Years. Months.	15 Yrs. Years. Months.	16 Yrs. Years. Months.
21	3 3	3 3	3 10	4 6	5 6	6 6	7 3	8 3	9 3	10 3	11 3	12 3	13 3	14 3
22	3 4	3 3	4 0	4 10	5 6	6 6	7 6	8 3	9 3	10 3	11 3	12 3	13 3	14 3
23	3 5	3 3	4 1	4 11	5 10	6 10	7 9	8 3	9 3	10 3	11 3	12 3	13 3	14 3
24	3 6	3 3	4 2	5 2	6 1	7 7	8 0	9 0	10 0	11 0	12 0	13 0	14 0	15 0
25	3 7	3 3	4 4	5 3	6 3	7 7	8 3	9 3	10 3	11 3	12 3	13 3	14 3	15 3
26	3 8	3 3	4 6	5 5	6 5	7 7	8 5	9 5	10 5	11 5	12 5	13 5	14 5	15 5
27	3 9	3 3	4 8	5 7	6 7	7 7	8 8	9 8	10 8	11 8	12 8	13 8	14 8	15 8
28	3 10	3 3	4 9	5 9	6 10	7 10	8 10	9 10	10 10	11 10	12 10	13 10	14 10	15 10
29	3 11	3 11	4 11	5 11	6 11	7 11	8 11	9 11	10 11	11 11	12 11	13 11	14 11	15 11
30	3 0	4 0	5 1	6 1	7 2	8 3	9 2	10 1	11 1	12 1	13 1	14 1	15 1	16 1
31	3 1	4 1	5 2	6 2	7 3	8 4	9 3	10 2	11 2	12 2	13 2	14 2	15 2	16 2
32	3 2	4 2	5 3	6 3	7 4	8 5	9 4	10 3	11 3	12 3	13 3	14 3	15 3	16 3
33	3 3	4 3	5 4	6 4	7 5	8 6	9 5	10 4	11 4	12 4	13 4	14 4	15 4	16 4
34	3 4	4 4	5 5	6 5	7 6	8 7	9 6	10 5	11 5	12 5	13 5	14 5	15 5	16 5
35	3 5	4 5	5 6	6 6	7 7	8 8	9 7	10 6	11 6	12 6	13 6	14 6	15 6	16 6
36	3 6	4 6	5 7	6 7	7 8	8 9	9 8	10 7	11 7	12 7	13 7	14 7	15 7	16 7
37	3 7	4 7	5 8	6 8	7 9	8 10	9 9	10 8	11 8	12 8	13 8	14 8	15 8	16 8
38	3 8	4 8	5 9	6 9	7 10	8 11	9 10	10 9	11 9	12 9	13 9	14 9	15 9	16 9
39	3 9	4 9	5 10	6 10	7 11	8 12	9 11	10 10	11 10	12 10	13 10	14 10	15 10	16 10
40	3 10	4 10	5 11	6 11	7 12	8 13	9 12	10 11	11 11	12 11	13 11	14 11	15 11	16 11
41	3 10	4 11	5 11	6 11	7 12	8 13	9 12	10 11	11 11	12 11	13 11	14 11	15 11	16 11
42	3 10	4 11	5 11	6 11	7 12	8 13	9 12	10 11	11 11	12 11	13 11	14 11	15 11	16 11
43	3 10	4 11	5 11	6 11	7 12	8 13	9 12	10 11	11 11	12 11	13 11	14 11	15 11	16 11
44	3 9	4 10	5 9	6 7	7 4	8 5	9 4	10 3	11 3	12 3	13 3	14 3	15 3	16 3
45	3 9	4 9	5 8	6 6	7 3	8 4	9 3	10 2	11 2	12 2	13 2	14 2	15 2	16 2
46	3 9	4 9	5 7	6 5	7 2	8 3	9 2	10 1	11 1	12 1	13 1	14 1	15 1	16 1
47	3 8	4 8	5 6	6 4	7 1	8 2	9 1	10 0	11 0	12 0	13 0	14 0	15 0	16 0
48	3 8	4 7	5 5	6 2	6 9	7 7	8 6	9 5	10 4	11 3	12 2	13 1	14 0	15 0
49	3 7	4 6	5 4	6 0	6 7	7 7	8 6	9 5	10 4	11 3	12 2	13 1	14 0	15 0
50	3 6	4 5	5 3	5 10	6 5	6 10	7 2	8 5	9 8	10 11	11 14	12 17	13 20	14 23
51	3 6	4 4	5 1	5 8	6 2	6 7	6 10	7 1	8 4	9 7	10 10	11 13	12 16	13 19
52	3 2	4 4	4 11	5 5	5 11	6 4	6 7	7 10	8 13	9 16	10 19	11 22	12 25	13 28
53	3 3	4 1	4 8	5 3	5 8	6 3	6 6	7 9	8 12	9 15	10 18	11 21	12 24	13 27
54	3 2	3 11	4 6	5 0	5 5	5 9	6 0	6 3	6 6	6 9	6 12	6 15	6 18	6 21
55	3 1	3 9	4 4	4 10	5 3	5 8	5 9	5 11	6 2	6 5	6 8	6 11	6 14	6 17
56	11 3	3 7	4 2	4 8	5 0	5 5	5 6	5 8	5 11	6 0	6 3	6 6	6 9	6 12
57	10 3	3 6	4 0	4 5	4 9	5 1	5 3	5 5	5 8	5 11	6 0	6 3	6 6	6 9
58	9 3	3 4	3 8	4 3	4 7	4 9	4 10	4 11	5 0	5 3	5 6	5 9	6 2	6 5
59	2 7	3 2	3 8	4 0	4 4	4 7	4 9	4 11	5 0	5 3	5 6	5 9	6 2	6 5
60	2 5	3 0	3 6	3 10	4 2	4 4	4 6	4 8	4 10	4 10	4 10	4 10	4 10	4 10

TABLE OF EXTENDED INSURANCE.

10 and 5 Year and Annual Distribution Periods. (Showing the Length of Time the Insurance for the face of the Policy will be Extended on a (Participating) 20-Premiums Life Policy, without further Payment of Premium, Provided Premiums have been fully Paid in Cash for

Age at Issue.	8		10		12		14		16		18		20		22		24		26		28		30											
	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.	Yrs.	Months.										
21	4	10	6	8	8	7	10	9	12	11	17	5	19	8	21	9	23	8	25	5	27	0	28	4										
22	4	11	6	9	8	8	10	12	11	18	2	17	5	19	8	21	9	23	8	25	5	27	0	28	4									
23	4	11	6	9	8	8	10	12	11	18	2	17	5	19	8	21	9	23	8	25	5	27	0	28	4									
24	5	0	6	10	8	8	10	12	11	18	4	17	5	19	8	21	9	23	8	25	5	27	0	28	4									
25	5	1	6	11	8	11	11	0	13	2	18	4	17	5	19	8	21	9	23	8	25	5	27	0	28	4								
26	5	1	7	0	9	10	11	1	13	8	18	4	17	5	19	8	21	9	23	8	25	5	27	0	28	4								
27	5	2	7	1	9	11	12	2	13	8	18	4	17	5	19	8	21	9	23	8	25	5	27	0	28	4								
28	5	3	7	2	9	12	13	3	13	8	18	4	17	5	19	8	21	9	23	8	25	5	27	0	28	4								
29	5	3	7	2	9	11	13	3	13	8	18	4	17	5	19	8	21	9	23	8	25	5	27	0	28	4								
30	5	4	7	3	9	11	14	4	13	2	14	11	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
31	5	5	7	4	9	11	15	5	13	2	14	12	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
32	5	5	7	4	9	11	15	5	13	2	14	12	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
33	5	6	7	5	9	11	16	6	13	2	14	13	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
34	5	6	7	5	9	11	16	6	13	2	14	13	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
35	5	7	7	6	9	11	17	7	13	2	14	14	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
36	5	7	7	6	9	11	17	7	13	2	14	14	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
37	5	7	7	6	9	11	17	7	13	2	14	14	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
38	5	7	7	6	9	11	17	7	13	2	14	14	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
39	5	7	7	6	9	11	17	7	13	2	14	14	18	7	18	0	19	5	20	8	21	10	22	10	28	4								
40	5	6	7	2	8	10	11	8	12	4	13	5	14	11	18	4	16	10	17	10	18	2	20	10	28	4								
41	5	5	7	0	8	9	10	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2	20	10	28	4							
42	5	4	6	10	8	9	9	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2	20	10	28	4							
43	5	3	6	9	8	9	9	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2	20	10	28	4							
44	5	2	6	7	7	10	9	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2	20	10	28	4							
45	5	0	6	5	7	8	8	9	10	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2	20	10							
46	4	11	6	3	7	8	8	9	10	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2	20	10							
47	4	9	6	1	7	8	8	9	10	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2	20	10							
48	4	8	5	10	7	0	8	9	10	9	10	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2							
49	4	6	5	8	6	9	7	8	8	9	10	10	11	13	4	13	5	14	11	18	4	16	10	17	10	18	2							
50	4	4	5	6	6	6	7	4	8	1	8	8	9	10	11	13	4	13	5	14	11	18	4	16	10	17	10							
51	4	3	5	3	6	6	7	0	7	8	8	8	9	10	11	13	4	13	5	14	11	18	4	16	10	17	10							
52	4	1	5	1	5	11	6	8	7	4	7	8	8	9	10	11	13	4	13	5	14	11	18	4	16	10	17	10						
53	3	11	4	10	5	8	6	4	6	11	7	5	9	10	11	13	4	13	5	14	11	18	4	16	10	17	10							
54	3	9	4	7	5	4	6	0	6	7	7	0	7	5	9	10	11	13	4	13	5	14	11	18	4	16	10							
55	3	6	4	5	5	1	5	8	6	2	6	7	9	0	7	5	9	10	11	13	4	13	5	14	11	18	4							
56	3	4	4	2	4	10	5	5	5	10	6	7	8	9	0	7	5	9	10	11	13	4	13	5	14	11	18	4						
57	3	2	4	2	4	7	5	1	5	8	5	11	6	7	8	9	0	7	5	9	10	11	13	4	13	5	14	11	18	4				
58	3	0	3	9	4	4	4	3	5	2	5	7	5	10	6	7	8	9	0	7	5	9	10	11	13	4	13	5	14	11	18	4		
59	2	10	3	6	4	1	4	6	4	11	5	3	5	6	5	8	6	0	6	1	6	3	6	4	6	6	7	4	13	5	14	11	18	4
60	2	8	3	4	3	10	4	3	4	7	4	11	5	2	5	4	5	7	5	9	5	10	5	11	6	0	6	10	13	5	14	11	18	4

NOTE.—This company has no extended insurance on Endowment Policies.

TABLE OF EXTENDED INSURANCE.

On 5 Per Cent 20-Year Gold Bond Policies of \$1,000 Each, and 15-Year Distribution Periods. Showing the Length of Time the Insurance for the face of the Policy will be Extended on a (Participating) Ordinary Life Policy without further Payment of Premiums, Provided Premiums have been fully Paid in Cash for

Age at Issue	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	3	3	1	3	10	4	8	5	6	6	5	7	3	12	10
22	3	4	2	4	0	4	10	5	9	6	7	7	6	12	0
23	3	5	3	4	1	5	0	5	10	6	10	7	9	12	3
24	3	6	3	5	2	5	2	6	1	7	0	8	0	12	3
25	2	7	3	6	4	5	3	6	3	7	3	8	8	13	4
26	2	8	3	7	4	5	5	6	5	7	5	8	5	13	5
27	2	9	3	8	4	5	7	6	7	7	8	8	8	13	5
28	2	10	3	9	4	5	9	8	10	7	10	8	10	13	4
29	2	11	3	11	4	5	11	7	0	8	1	9	0	13	4
30	3	0	4	0	5	1	6	1	7	2	8	3	9	13	3
31	3	1	4	2	5	2	6	3	7	4	8	4	9	13	1
32	3	2	4	3	5	4	6	5	7	6	8	6	9	13	0
33	3	3	4	4	5	6	6	7	7	7	8	7	9	12	11
34	3	4	4	5	5	7	6	8	7	8	9	7	9	12	9
35	3	5	4	7	5	9	6	9	7	9	8	7	9	12	7
36	3	6	4	8	5	10	6	10	7	9	8	7	9	12	5
37	3	7	4	9	5	10	6	10	7	9	8	7	9	12	3
38	3	8	4	10	5	11	5	10	7	9	8	6	9	11	11
39	3	9	4	11	5	11	5	10	7	8	8	6	9	11	9
40	3	10	4	11	5	11	6	10	7	8	8	5	9	11	8
41	3	10	4	11	5	11	6	9	7	8	4	8	11	11	2
42	3	10	4	11	5	10	5	9	7	6	8	3	8	10	11
43	3	10	4	10	5	10	5	8	7	5	8	1	8	10	9
44	3	9	4	10	5	9	6	7	7	4	8	0	8	7	9
45	3	9	4	9	5	8	6	6	7	3	7	10	8	5	8
46	3	9	4	9	5	7	6	5	7	1	7	8	8	4	7
47	3	8	4	8	5	6	6	4	7	0	7	6	7	11	8
48	3	8	4	7	5	5	6	4	7	0	7	6	7	8	8
49	3	7	4	6	5	4	6	0	6	7	7	1	7	8	7
50	3	6	4	5	5	3	5	10	6	5	6	10	7	2	7
51	3	6	4	4	5	1	5	8	6	2	6	7	6	10	7
52	3	4	3	4	4	1	5	5	5	1	6	4	6	10	7
53	3	3	3	3	4	1	4	8	5	3	5	8	6	0	6
54	3	2	3	1	4	0	5	0	5	5	9	6	0	6	0
55	3	1	3	0	4	4	4	10	5	3	5	8	5	9	5

TABLE OF EXTENDED INSURANCE

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	156	3	114	4	87	5	75	6	77
21	2	186	3	154	4	138	5	128	6	149
22	2	216	3	183	4	159	5	159	6	180
23	2	246	3	213	4	189	5	189	6	210
24	2	276	3	243	4	219	5	219	6	240
25	2	306	3	273	4	249	5	249	6	270
26	2	336	3	303	4	279	5	279	6	300
27	2	366	3	333	4	309	5	309	6	330
28	2	396	3	363	4	339	5	339	6	360
29	2	426	3	393	4	369	5	369	6	390
30	2	456	3	423	4	399	5	399	6	420
31	2	486	3	453	4	429	5	429	6	450
32	2	516	3	483	4	459	5	459	6	480
33	2	546	3	513	4	489	5	489	6	510
34	2	576	3	543	4	519	5	519	6	540
35	2	606	3	573	4	549	5	549	6	570
36	2	636	3	603	4	579	5	579	6	600
37	2	666	3	633	4	609	5	609	6	630
38	2	696	3	663	4	639	5	639	6	660
39	2	726	3	693	4	669	5	669	6	690
40	2	756	3	723	4	699	5	699	6	720
41	2	786	3	753	4	729	5	729	6	750
42	2	816	3	783	4	759	5	759	6	780
43	2	846	3	813	4	789	5	789	6	810
44	2	876	3	843	4	819	5	819	6	840
45	2	906	3	873	4	849	5	849	6	870
46	2	936	3	903	4	879	5	879	6	900
47	2	966	3	933	4	909	5	909	6	930
48	2	996	3	963	4	939	5	939	6	960
49	2	1026	3	993	4	969	5	969	6	990
50	2	1056	3	1023	4	999	5	999	6	1020
51	2	1086	3	1053	4	1029	5	1029	6	1050
52	2	1116	3	1083	4	1059	5	1059	6	1080
53	2	1146	3	1113	4	1089	5	1089	6	1110
54	2	1176	3	1143	4	1119	5	1119	6	1140
55	2	1206	3	1173	4	1149	5	1149	6	1170
56	2	1236	3	1203	4	1179	5	1179	6	1200
57	2	1266	3	1233	4	1209	5	1209	6	1230
58	2	1296	3	1263	4	1239	5	1239	6	1260
59	2	1326	3	1293	4	1269	5	1269	6	1290
60	2	1356	3	1323	4	1299	5	1299	6	1320
61	2	1386	3	1353	4	1329	5	1329	6	1350
62	2	1416	3	1383	4	1359	5	1359	6	1380
63	2	1446	3	1413	4	1389	5	1389	6	1410
64	2	1476	3	1443	4	1419	5	1419	6	1440
65	2	1506	3	1473	4	1449	5	1449	6	1470

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on a 20-Year Endowment Policy with amount returned at end of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3		4		5		6		7		8		9		10		15		19	
	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.	Yrs.	Days.
20	14	74	16	48	15	125	14	200	13	272	12	342	11	409	10	473	5	760	1	955
21	14	11	16	45	15	123	14	198	13	271	12	340	11	407	10	472	5	760	1	955
22	13	310	16	43	15	121	14	196	13	269	12	338	11	406	10	470	5	759	1	955
23	13	243	16	40	15	118	14	194	13	266	12	336	11	404	10	469	5	759	1	955
24	13	173	16	36	15	115	14	191	13	264	12	334	11	402	10	467	5	758	1	955
25	13	98	16	33	15	112	14	188	13	261	12	332	11	400	10	465	5	757	1	955
26	13	22	16	29	15	108	14	185	13	258	12	329	11	398	10	463	5	756	1	954
27	12	306	16	24	15	104	14	181	13	255	12	327	11	395	10	461	5	755	1	954
28	12	234	16	20	15	100	14	177	13	252	12	323	11	392	10	458	5	754	1	954
29	12	137	16	14	15	95	14	173	13	248	12	320	11	389	10	456	5	753	1	954
30	12	48	16	8	15	89	14	168	13	243	12	316	11	386	10	453	5	752	1	954
31	11	320	16	1	15	83	14	162	13	238	12	311	11	382	10	449	5	750	1	953
32	11	224	15	236	15	76	14	156	13	232	12	306	11	377	10	445	5	749	1	953
33	11	124	15	68	15	68	14	148	13	226	12	300	11	372	10	440	5	747	1	953
34	11	22	14	262	15	59	14	140	13	218	12	294	11	366	10	435	5	744	1	952
35	10	279	14	89	15	49	14	131	13	210	12	286	11	359	10	429	5	742	1	952
36	10	167	13	279	15	37	14	120	13	201	12	278	11	352	10	423	5	739	1	951
37	10	52	13	102	15	24	14	108	13	190	12	268	11	343	10	415	5	736	1	951
38	9	296	12	290	15	9	14	95	13	178	12	257	11	334	10	407	5	733	1	950
39	9	178	12	112	14	262	14	79	13	164	12	245	11	323	10	397	5	729	1	950
40	9	55	11	298	14	32	14	62	13	148	12	231	11	311	10	386	5	724	1	949
41	8	295	11	120	13	169	14	42	13	130	12	215	11	297	10	374	5	719	1	948
42	8	168	10	306	12	1310	14	20	13	110	12	197	11	281	10	360	5	714	1	947
43	8	41	10	125	12	88	13	13	13	87	12	177	11	263	10	345	5	707	1	946
44	7	277	9	311	11	235	13	57	13	61	12	154	11	243	10	327	5	700	1	945
45	7	147	9	135	11	22	12	174	13	31	12	127	11	219	10	307	5	692	1	944
46	7	19	8	326	10	173	11	297	12	350	12	97	11	193	10	284	5	683	1	942
47	6	256	8	155	9	331	11	62	12	87	12	63	11	163	10	258	5	673	1	941
48	6	129	7	354	9	128	10	196	11	198	12	24	11	129	10	228	5	661	1	939
49	6	6	7	191	8	297	9	336	10	317	11	247	11	89	10	194	5	648	1	937
50	5	248	7	34	8	108	9	118	10	75	10	354	11	44	10	154	5	633	1	935
51	5	130	6	246	7	291	8	275	9	209	10	102	10	328	10	109	5	616	1	932
52	5	17	6	100	7	116	8	75	8	352	9	226	10	70	10	58	5	597	1	930
53	4	271	5	324	6	314	7	249	8	140	9	360	9	188	9	359	5	576	1	927
54	4	165	5	189	6	154	7	67	7	304	8	141	8	317	9	110	5	552	1	923
55	4	64	5	61	6	2	6	250	7	112	7	298	8	95	8	239	5	524	1	920
56	3	332	4	304	5	221	6	94	6	295	7	101	7	249	8	16	5	494	1	916
57	3	239	4	187	5	84	5	304	6	123	6	279	7	49	7	171	5	459	1	911
58	3	162	4	77	4	319	5	156	5	325	6	103	6	227	6	337	5	419	1	906
59	3	69	3	337	4	196	5	17	5	172	5	302	6	51	6	152	5	374	1	900
60	2	355	3	239	4	80	4	251	5	27	5	148	5	251	5	342	5	320	1	894
61	2	281	3	146	3	335	4	127	4	257	5	17	5	98	5	183	5	257	1	887
62	2	211	3	58	3	233	4	11	4	132	4	233	4	319	5	31	5	180	1	878
63	2	145	2	341	3	137	3	269	4	14	4	108	4	189	4	258	5	88	1	868

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy
 be Extended on a Twenty-Premiums Life Accumulation Policy
 without further Payment of Premiums, Provided Premiums
 have been fully Paid in Cash for

Age at Issue.	1 Year.		2 Years.		3 Years.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.	
	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.
21	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
22	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
23	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
24	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
25	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
26	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
27	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
28	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
29	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
30	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
31	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
32	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
33	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
34	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
35	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
36	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
37	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
38	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
39	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
40	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
41	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
42	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
43	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
44	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
45	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
46	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
47	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
48	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
49	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
50	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
51	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
52	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
53	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
54	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	
55	2	0	4	1	6	0	7	0	1	13	5	13	1	13	1	13	7	20	10	20	0	

TABLE OF EXTENDED INSURANCE.

the Length of Time the Insurance for the Face of the will be Extended on 20-Year Endowment Accumulation Policy without further Payment of Premiums a amount returned at end of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
11	6 16	0 25 15	0 132 14	0 204 13	0 270 12	0 335 11	398	10 459	5 730
11	4 16	0 20 15	0 130 14	0 200 13	0 267 12	0 332 11	396	10 457	5 730
11	2 16	0 15 15	0 126 14	0 196 13	0 264 12	0 329 11	393	10 454	5 729
11	0 16	0 10 15	0 121 14	0 191 13	0 260 12	0 326 11	390	10 452	5 728
10	9 16	0 5 15	0 115 14	0 186 13	0 255 12	0 322 11	384	10 449	5 727
10	7 16	0 3 15	0 110 14	0 182 13	0 251 12	0 319 11	381	10 447	5 727
10	5 16	0 1 15	0 103 14	0 176 13	0 246 12	0 314 11	381	10 445	5 726
9	9 15	0 4 15	0 97 14	0 170 13	0 241 12	0 311 11	379	10 443	5 726
9	7 15	0 2 15	0 89 14	0 163 13	0 237 12	0 308 11	376	10 440	5 725
8	9 14	0 6 15	0 80 14	0 158 13	0 232 12	0 303 11	372	10 438	5 723
8	7 14	0 4 15	0 75 14	0 153 13	0 228 12	0 300 11	369	10 434	5 722
8	5 14	0 2 15	0 68 14	0 147 13	0 222 12	0 295 11	364	10 431	5 721
7	9 13	0 8 15	0 60 14	0 139 13	0 216 12	0 289 11	359	10 426	5 719
7	7 13	0 6 15	0 51 14	0 131 13	0 209 12	0 283 11	354	10 422	5 718
6	9 12	0 10 15	0 40 14	0 122 13	0 200 12	0 275 11	347	10 416	5 715
6	7 12	0 8 15	0 29 14	0 112 13	0 191 12	0 268 11	340	10 410	5 714
6	5 12	0 6 15	0 15 14	0 100 13	0 181 12	0 258 11	332	10 403	5 711
5	9 11	0 12 15	0 14 14	0 86 13	0 169 12	0 248 11	323	10 395	5 708
5	7 11	0 10 15	0 7 14	0 71 13	0 155 12	0 236 11	313	10 386	5 705
4	9 10	0 13 15	0 53 13	0 139 12	0 232 11	0 232 11	301	10 376	5 701
4	7 10	0 11 15	0 33 13	0 122 12	0 207 11	0 228 11	288	10 365	5 698
3	9 9	0 12 15	0 10 13	0 102 12	0 189 11	0 219 11	272	10 352	5 693
3	7 9	0 10 15	0 11 13	0 78 12	0 169 11	0 215 11	255	10 337	5 688
2	9 8	0 11 15	0 13 12	0 52 12	0 145 11	0 235 11	230	10 320	5 682
1	9 8	0 10 15	0 8 12	0 21 12	0 118 11	0 211 11	211	10 300	5 675
1	7 8	0 9 15	0 1 12	0 12 12	0 88 11	0 185 11	185	10 278	5 668
1	5 8	0 7 15	0 10 12	0 12 12	0 53 11	0 155 11	155	10 252	5 660
1	3 8	0 5 15	0 10 12	0 11 12	0 12 11	0 120 11	120	10 222	5 650
1	1 8	0 3 15	0 7 12	0 11 11	0 5 11	0 79 11	79	10 188	5 639
1	1 7	0 1 15	0 0 12	0 0 11	0 0 11	0 31 11	31	10 148	5 627

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance on an Ordinary Life Policy for face value of the Policy will be extended without further Payment of Premium, provided Premiums have been Fully Paid for in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	2	182	3	148	4	126	5	117	6	120	7	132	8	154	9	178	14	173	17	17
22	2	212	3	187	4	176	5	178	6	190	7	211	8	238	9	266	14	221	17	17
23	2	242	3	228	4	228	5	239	6	260	7	289	8	320	9	352	14	255	17	17
24	2	274	3	270	4	280	5	300	6	330	8	0	9	36	10	69	14	275	16	16
25	2	305	3	312	4	332	5	361	7	34	8	74	9	114	10	146	14	279	16	16
26	2	337	3	355	5	20	6	58	7	102	8	147	9	187	10	215	14	289	16	16
27	3	5	4	33	5	73	6	119	7	168	8	216	9	255	10	278	14	245	16	16
28	3	33	4	77	5	125	6	178	7	232	8	281	9	317	10	331	14	210	15	15
29	3	71	4	121	5	176	6	235	7	292	8	341	10	6	11	9	14	162	15	15
30	3	105	4	163	5	226	6	296	7	349	9	29	10	51	11	39	14	108	15	15
31	3	139	4	205	5	274	6	342	8	36	9	75	10	86	11	68	14	34	14	14
32	3	171	4	245	5	320	7	25	8	82	9	113	10	109	11	64	13	321	14	14
33	3	203	4	254	5	364	7	69	8	120	9	146	10	120	11	59	13	238	14	14
34	3	234	4	323	5	39	7	107	8	151	9	157	10	121	11	41	13	136	13	13
35	3	264	4	357	5	76	7	140	8	172	9	163	10	110	11	13	13	37	13	13
36	3	292	5	24	6	106	7	168	8	189	9	188	10	88	10	399	12	294	12	12
37	3	318	5	52	6	131	7	179	8	188	9	142	10	56	10	290	12	181	12	12
38	3	342	5	77	6	150	7	184	8	174	9	117	10	44	10	232	12	63	12	12
39	3	364	5	96	6	160	7	181	8	155	9	82	9	328	10	166	11	307	11	11
40	4	16	5	109	6	162	7	170	8	128	9	89	9	269	10	92	11	181	11	11
41	4	80	5	116	6	158	7	145	8	92	8	352	9	202	10	13	11	64	10	10
42	4	99	5	114	6	142	7	119	8	47	8	292	9	128	9	291	10	288	10	10
43	4	42	5	106	6	120	7	82	7	360	8	225	9	49	9	200	10	156	10	10
44	4	39	5	91	6	90	7	87	7	300	8	152	8	320	9	104	10	28	9	9
45	4	30	5	69	6	54	6	352	7	235	8	75	8	239	9	5	9	258	9	9
46	4	15	5	40	6	11	6	294	7	164	7	357	8	146	8	266	9	118	8	8
47	3	359	5	6	5	327	6	232	7	89	7	270	8	49	8	160	8	343	8	8
48	3	334	4	331	5	273	6	164	7	11	7	180	7	315	8	53	8	214	8	8
49	3	308	4	287	5	215	6	94	6	296	7	88	7	213	7	308	8	81	7	7
50	3	269	4	239	5	154	6	21	6	208	6	359	7	110	7	199	7	315	7	7
51	3	232	4	188	5	90	5	310	6	122	6	263	7	7	7	88	7	187	7	7
52	3	193	4	135	5	25	5	232	6	36	6	167	6	268	6	343	7	61	6	6
53	3	152	4	80	4	822	5	154	5	912	6	71	6	165	6	233	6	608	6	6
54	3	109	4	24	4	254	5	75	5	224	5	340	6	62	5	125	6	186	6	6
55	3	65	3	331	4	184	4	361	5	136	5	244	5	325	6	18	6	70	5	5
56	3	20	3	273	4	115	4	232	5	48	5	149	5	224	5	277	5	324	5	5
57	2	399	3	215	4	46	4	203	4	336	5	56	5	125	5	173	5	219	4	4
58	2	292	3	156	3	342	4	125	4	240	4	323	5	23	5	74	5	116	4	4
59	2	246	3	98	3	273	4	47	4	156	4	233	4	299	4	342	5	15	4	4
60	2	200	3	41	3	205	3	336	4	73	4	151	4	208	4	250	4	286	4	4

TABLE OF EXTENDED INSURANCE.

When the length of time the insurance on a 20-Premiums Life Policy for the face value of the Policy will be extended without further Payment of Premium, provided Premiums have been Fully Paid in Cash for

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.
244 7	823 10	102 12	823 15	283 18	185 21	140 24	86 27	119 30	234 33
271 7	859 10	150 13	5 15	278 18	217 21	183 23	361 26	239 29	308 32
297 8	29 10	192 13	49 15	317 18	240 21	133 23	306 26	31 29	8 32
323 8	64 10	251 13	89 15	349 18	252 21	109 23	239 26	162 29	76 32
349 8	98 10	289 13	124 16	10 18	254 21	78 23	169 26	290 29	146 32
10 8	130 10	304 13	156 16	28 18	245 21	28 23	67 26	48 29	224 32
56 8	161 10	335 13	182 16	37 18	222 20	326 23	326 26	169 29	279 32
60 8	190 10	362 13	201 16	37 18	188 20	251 23	213 26	286 29	345 32
88 8	216 11	38 13	215 16	26 18	141 20	164 23	86 26	86 29	45 32
106 8	239 11	41 13	219 16	5 18	83 20	66 23	319 26	147 29	112 32
126 8	259 11	54 13	216 15	336 18	12 19	323 21	175 26	257 29	178 32
144 8	276 11	62 13	204 15	292 17	294 19	204 21	25 26	364 29	243 32
160 8	288 11	64 13	183 15	236 17	202 19	77 20	231 25	106 27	308 30
173 8	297 11	68 13	150 15	169 17	99 18	306 20	68 24	209 27	9 32
183 8	300 11	44 13	107 15	92 16	358 18	162 19	258 23	311 26	7 32
190 8	298 11	22 13	55 15	5 16	231 18	12 19	81 23	48 26	147 32
195 8	290 10	357 12	357 14	273 16	103 17	218 18	263 22	150 24	217 32
104 8	276 10	317 12	234 14	167 15	332 19	55 18	75 21	251 23	237 32
190 8	254 10	267 12	202 14	63 15	188 13	250 17	249 20	352 22	359 32
181 8	226 10	208 12	112 13	297 15	40 16	76 17	84 20	89 22	71 32
168 8	189 10	142 12	14 13	169 14	249 15	263 16	221 19	192 21	180 32
148 8	144 10	67 11	273 13	86 14	90 15	82 16	22 18	256 20	230 32
123 8	92 9	350 11	161 12	261 13	292 14	263 15	184 18	36 19	312 32
92 8	33 9	261 11	44 12	117 18	126 14	77 14	347 17	143 19	82 32
54 7	332 9	165 10	235 11	335 12	323 13	254 14	142 16	253 18	123 32
9 7	258 9	64 10	158 11	184 12	150 13	66 13	304 15	363 17	216 32
824 7	179 8	323 10	27 11	31 11	343 12	241 13	99 15	114 16	311 32
267 7	96 8	212 9	257 10	240 11	169 12	62 12	261 14	232 16	47 32
206 7	8 8	98 9	121 10	86 10	360 11	327 12	69 13	352 15	164 32
140 6	281 7	343 8	349 9	291 10	186 11	40 11	223 13	114 14	233 32
72 6	186 7	223 8	209 9	134 10	13 10	238 11	26 12	243 14	8 32
0 6	89 7	110 8	70 8	343 9	206 10	38 10	194 12	11 15	131 32
291 5	357 6	356 7	236 8	288 9	37 9	216 10	1 11	153 12	254 32
216 5	258 6	236 7	159 8	35 8	235 9	38 9	177 10	297 12	16 32
141 5	160 6	119 7	247 8	249 8	72 8	227 8	357 10	83 11	155 32
66 5	84 6	3 6	256 7	102 7	277 8	57 8	177 9	241 10	256 32
356 4	383 5	256 6	126 6	323 7	120 7	255 8	1 9	89 10	46 32
282 4	238 5	141 5	864 6	182 6	383 7	93 7	197 8	211 9	229 32
209 4	146 5	33 5	240 6	46 6	186 6	302 7	33 8	213 9	16 32
137 4	57 4	291 5	120 5	279 5	44 6	151 6	240 7	208 8	188 32
68 3	334 4	188 5	45 5	151 5	271 6	5 6	39 7	50 7	343 32
18 3	250 4	68 4	256 5	28 5	140 5	232 5	309 6	228 7	154 32
301 3	168 3	359 4	149 4	275 5	13 5	99 5	172 6	63 6	323 32

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the face of the Policy will be Extended without further Payment of Premiums on a 20-Year Endowment Policy with amount returned at end of Period if the Insured is living, provided Premiums have been Fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.		
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	
18	14	57	16	0	15	0	16	0	17	0	18	0	19	0	20	0	25	0	29	0	
19	14	118	0	44	15	0	119	14	0	120	13	0	121	11	0	122	0	145	5	173	0
20	13	309	16	0	14	0	117	14	0	120	12	0	121	11	0	122	0	145	5	173	0
21	13	249	16	0	13	0	115	14	0	118	13	0	119	11	0	120	0	145	5	173	0
22	13	187	16	0	12	0	112	14	0	116	13	0	117	11	0	118	0	145	5	173	0
23	13	121	16	0	11	0	110	14	0	114	13	0	115	11	0	116	0	145	5	173	0
24	13	53	16	0	10	0	107	14	0	110	13	0	111	11	0	112	0	145	5	173	0
25	12	346	16	0	9	0	104	14	0	107	13	0	108	11	0	109	0	145	5	173	0
26	12	278	16	0	8	0	100	14	0	103	13	0	104	11	0	105	0	145	5	173	0
27	12	196	16	0	7	0	96	14	0	99	13	0	100	11	0	101	0	145	5	173	0
28	12	116	16	0	6	0	92	14	0	95	13	0	96	11	0	97	0	145	5	173	0
29	12	32	16	0	5	0	87	14	0	90	13	0	91	11	0	92	0	145	5	173	0
30	11	311	16	0	4	0	81	14	0	84	13	0	85	11	0	86	0	145	5	173	0
31	11	222	16	0	3	0	75	14	0	78	13	0	79	11	0	80	0	145	5	173	0
32	11	190	16	0	2	0	68	14	0	71	13	0	72	11	0	73	0	145	5	173	0
33	11	33	14	516	1	0	60	14	0	63	13	0	64	11	0	65	0	145	5	173	0
34	10	299	14	150	1	0	51	14	0	54	13	0	55	11	0	56	0	145	5	173	0
35	10	196	13	348	1	0	41	14	0	44	13	0	45	11	0	46	0	145	5	173	0
36	10	90	13	177	1	0	29	14	0	32	13	0	33	11	0	34	0	145	5	173	0
37	9	346	13	6	1	0	16	14	0	19	13	0	20	11	0	21	0	145	5	173	0
38	9	233	12	197	1	0	1	14	0	4	13	0	5	11	0	6	0	145	5	173	0
39	9	117	12	24	1	0	70	13	0	71	12	0	72	11	0	73	0	145	5	173	0
40	9	0	11	214	1	0	52	13	0	53	12	0	54	11	0	55	0	145	5	173	0
41	8	344	11	40	1	0	38	13	0	39	12	0	40	11	0	41	0	145	5	173	0
42	8	122	10	231	1	0	10	13	0	11	12	0	12	11	0	13	0	145	5	173	0
43	7	394	10	58	1	0	219	12	0	220	11	0	221	11	0	222	0	145	5	173	0
44	7	239	9	250	1	0	158	12	0	159	11	0	160	11	0	161	0	145	5	173	0
45	7	113	9	80	1	0	311	12	0	312	11	0	313	11	0	314	0	145	5	173	0
46	6	354	8	277	1	0	105	11	0	106	10	0	107	11	0	108	0	145	5	173	0
47	6	238	8	112	1	0	270	10	0	271	9	0	272	10	0	273	0	145	5	173	0
48	6	105	7	315	1	0	75	10	0	76	9	0	77	10	0	78	0	145	5	173	0
49	5	349	7	157	1	0	249	9	0	250	8	0	251	9	0	252	0	145	5	173	0
50	5	229	7	4	1	0	66	8	0	67	7	0	68	8	0	69	0	145	5	173	0
51	5	114	6	219	1	0	264	8	0	265	7	0	266	8	0	267	0	145	5	173	0
52	5	3	6	76	1	0	83	7	0	84	6	0	85	7	0	86	0	145	5	173	0
53	4	258	5	304	1	0	286	7	0	287	6	0	288	7	0	289	0	145	5	173	0
54	4	154	5	171	1	0	629	7	0	630	6	0	631	7	0	632	0	145	5	173	0
55	4	54	5	46	1	0	345	6	0	346	5	0	347	6	0	348	0	145	5	173	0
56	3	324	4	290	1	0	202	5	0	203	4	0	204	5	0	205	0	145	5	173	0
57	3	232	4	175	1	0	66	5	0	67	4	0	68	5	0	69	0	145	5	173	0
58	3	140	4	67	1	0	138	5	0	139	4	0	140	5	0	141	0	145	5	173	0
59	3	64	3	329	1	0	184	5	0	185	4	0	186	5	0	187	0	145	5	173	0
60	2	351	3	231	1	0	70	4	0	71	3	0	72	4	0	73	0	145	5	173	0

PENN MUTUAL LIFE INSURANCE COMPANY.

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be extended on a 20-Premiums Life Policy without further Payment of Premiums, provided Premiums have been Fully Paid in Cash for:

Age at Issue of Origin. Pol.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
21	5	22	6	357	9	6	11	65	13	199	16	14	18	177	20	289	23	357
22	5	40	7	14	9	30	11	112	13	250	16	51	18	184	20	261	23	357
23	5	58	7	32	9	68	11	156	13	296	16	78	18	179	20	234	23	357
24	5	72	7	65	9	106	11	199	13	336	16	91	18	161	20	138	23	357
25	5	86	7	94	9	142	11	239	14	0	16	92	18	99	20	44	23	357
26	5	118	7	123	9	177	11	277	14	18	16	82	18	27	19	305	23	357
27	5	139	7	151	9	210	11	307	13	364	16	2	17	311	19	198	23	357
28	5	161	7	178	9	242	11	307	13	336	15	306	17	219	19	78	23	357
29	5	180	7	204	9	258	11	297	13	296	15	336	17	118	18	348	23	357
30	5	201	7	216	9	258	11	278	13	247	15	167	17	89	18	237	23	357
31	5	216	7	226	9	257	11	249	13	189	15	96	16	316	18	128	23	357
32	5	220	7	234	9	245	11	211	13	144	15	25	16	220	18	7	23	357
33	5	228	7	237	9	225	11	188	13	90	14	310	16	117	17	238	23	357
34	5	237	7	235	9	215	11	146	13	27	14	232	15	346	17	68	23	357
35	5	243	7	233	9	198	11	100	12	321	14	104	15	206	16	268	23	357
36	5	254	7	231	9	168	11	45	12	221	13	347	15	61	16	98	23	357
37	5	260	7	215	9	124	10	329	12	116	13	218	14	277	15	232	23	357
38	5	258	7	191	9	62	10	243	12	5	13	66	14	124	15	121	23	357
39	5	247	7	146	8	357	10	148	11	254	12	315	13	333	14	311	23	357
40	5	219	7	94	8	280	10	49	11	134	12	176	13	173	14	125	23	357
41	5	183	7	35	8	198	9	319	11	10	12	31	13	42	13	332	23	357
42	5	139	6	334	8	110	9	200	10	246	11	249	12	212	13	142	23	357
43	5	90	6	262	8	17	9	88	10	115	11	99	12	46	12	325	23	357
44	5	35	6	186	7	285	8	337	9	346	10	312	11	243	12	148	23	357
45	4	342	6	107	7	186	8	219	9	210	10	161	11	76	11	339	23	357
46	4	282	6	26	7	96	8	102	9	74	10	8	10	274	11	146	23	357
47	4	221	5	310	6	351	7	349	8	304	9	223	10	109	10	332	23	357
48	4	160	5	229	6	252	7	231	8	179	9	72	9	310	10	159	23	357
49	4	98	5	148	6	153	7	116	8	37	8	291	9	149	10	1	23	357
50	4	37	5	89	6	59	7	6	7	271	8	145	9	5	9	213	23	357
51	3	341	4	354	5	323	6	260	7	142	8	15	8	229	9	61	23	357
52	3	290	4	276	5	227	6	138	7	26	7	252	8	90	8	277	23	357
53	3	232	4	198	5	132	6	38	6	277	7	136	7	318	8	115	23	357
54	3	164	4	122	5	48	5	304	6	166	7	2	7	172	7	322	23	357
55	3	106	4	54	4	329	5	207	6	56	6	235	7	23	7	171	23	357
56	3	65	3	352	4	247	5	111	5	308	6	106	6	255	7	22	23	357
57	3	3	3	285	4	167	5	8	5	189	5	346	6	121	6	245	23	357
58	2	318	3	319	4	30	4	274	5	78	5	328	6	354	6	107	23	357
59	2	268	3	149	3	360	4	178	4	336	5	110	5	231	5	338	23	357
60	2	214	3	81	3	279	4	86	4	234	4	361	5	110	5	218	23	357

TABLE OF EXTENDED INSURANCE

giving the length of time the Insurance for the face of the Policy was Extended on a 20-Year Endowment Policy, without further Payment of Premium, with Amount returned at end of Period, if the insured is living. Provided Premiums have been fully Paid in Cash for

Yrs	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Y.								
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.								
Pure Endt.	Pure Endt.	Pure Endt.	Pure Endt.	Pure Endt.	Pure Endt.	Pure Endt.	Pure Endt.	Pure Endt.								
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.								
15	45	16	058	15	0132	14	0204	13	0270	12	0335	11	0398	10	0459	5730
14390	16	056	15	0130	14	0200	13	0267	12	0332	11	0396	10	0457	5734	
14249	16	054	15	0126	14	0196	13	0264	12	0329	11	0393	10	0454	5728	
14165	16	048	15	0121	14	0191	13	0260	12	0326	11	0390	10	0452	5728	
13363	16	042	15	0115	14	0186	13	0255	12	0322	11	0386	10	0449	5727	
13182	16	036	15	0110	14	0182	13	0251	12	0319	11	0384	10	0447	5727	
1314	16	029	15	0103	14	0176	13	0246	12	0314	11	0381	10	0445	5724	
12217	16	021	15	0097	14	0170	13	0241	12	0311	11	0379	10	0443	5724	
1257	16	013	15	0089	14	0163	13	0237	12	0308	11	0376	10	0440	5724	
11266	16	008	15	0080	14	0158	13	0232	12	0303	11	0372	10	0438	5724	
11112	15	201	15	0075	14	0153	13	0228	12	0300	11	0368	10	0434	5724	
10326	15	35	15	0068	14	0147	13	0222	12	0295	11	0364	10	0431	5724	
10232	14	231	15	0060	14	0139	13	0216	12	0289	11	0359	10	0426	5711	
10135	14	60	15	0051	14	0131	13	0209	12	0283	11	0354	10	0422	5711	
1085	13	254	15	0040	14	0122	13	0200	12	0275	11	0347	10	0416	5711	
9298	13	80	15	0029	14	0112	13	0191	12	0268	11	0340	10	0410	5711	
9191	12	271	15	0015	14	0100	13	0181	12	0258	11	0332	10	0403	5711	
982	12	94	15	000	14	0086	13	0169	12	0248	11	0323	10	0395	5701	
8335	11	283	14	126	14	0071	13	0155	12	0236	11	0313	10	0386	5704	
8221	11	108	13	256	14	0053	13	0139	12	0222	11	0301	10	0376	5704	
8105	10	238	13	255	14	0033	13	0122	12	0207	11	0288	10	0365	5694	
7352	10	123	12	162	14	0010	13	0102	12	0189	11	0272	10	0352	5694	
7233	9	315	11	304	13	000	13	0078	12	0169	11	0255	10	0337	5688	
7112	9	143	11	85	12	309	13	0052	12	0145	11	0235	10	0320	5688	
6356	8	338	10	235	12	55	13	0021	12	0118	11	0211	10	0300	5671	
6235	8	172	10	27	11	173	12	259	12	0088	11	0185	10	0278	5668	
6116	8	9	9	188	10	300	11	355	12	0053	11	0155	10	0252	5664	
6362	7	201	8	357	10	70	11	93	12	0012	11	0120	10	0222	5654	
5244	7	58	8	166	9	213	10	208	11	161	11	0079	10	0188	5638	
5131	6	278	7	348	9	0	9	334	10	263	11	0031	10	0148	5627	
521	6	127	7	171	8	161	9	104	10	10	10	252	10	0101	5611	
4278	6	353	7	3	7	331	8	251	9	135	10	9356	10	0046	5594	
4174	5	219	6	206	7	145	8	43	8	272	9	110	9	294	5577	
4476	5	91	6	53	6	333	7	210	8	55	8	241	9	44	5554	
3346	4	335	5	272	6	166	7	23	7	215	8	19	8	174	5538	
3255	4	218	5	133	6	7	6	211	7	21	7	176	8	7315	5504	
3168	4	109	5	3	5	222	6	44	6	204	7	344	7	107	5477	
387	4	62	4	243	5	80	5	251	6	32	6	161	7	276	5434	
310	3	271	4	126	4	311	5	103	5	236	6	352	6	93	5339	
2301	3	175	4	16	4	186	4	328	5	85	5	192	5	288	5334	

TABLE OF EXTENDED INSURANCE.

owing the Length of Time the Insurance for the Face of the Policy will be Run without further Payment of Premiums on an Annual Premium (Endowment at Policy, Provided Premiums have been fully Paid in Cash for

3Yrs.	4Yrs.	5 Yrs	6 Yrs.	7 Yr.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
1	10	2	10	3	11	4	12	5	13
1	11	3	11	4	12	5	13	6	14
2	0	3	12	5	1	6	14	7	15
2	1	4	1	6	2	7	15	8	16
2	2	5	2	7	3	8	16	9	17
2	3	6	3	8	4	9	17	10	18
2	4	7	4	9	5	10	18	11	19
2	5	8	5	10	6	11	19	12	20
2	6	9	6	11	7	12	20	13	21
2	7	10	7	12	8	13	21	14	22
2	8	11	8	1	9	14	22	15	23
2	9	12	9	2	10	15	23	16	24
3	0	1	10	3	11	16	24	17	25
3	1	2	11	4	12	17	25	18	26
3	2	3	12	5	1	18	26	19	27
3	3	4	1	6	2	19	27	20	28
3	4	5	2	7	3	20	28	21	29
3	5	6	3	8	4	21	29	22	30
3	6	7	4	9	5	22	30	23	31
3	7	8	5	10	6	23	31	24	32
3	8	9	6	11	7	24	32	25	33
3	9	10	7	12	8	25	33	26	34
3	10	11	8	1	9	26	34	27	35
3	11	12	9	2	10	27	35	28	36
3	12	1	10	3	11	28	36	29	37
3	1	2	11	4	12	29	37	30	38
3	2	3	12	5	1	30	38	31	39
3	3	4	1	6	2	31	39	32	40
3	4	5	2	7	3	32	40	33	41
3	5	6	3	8	4	33	41	34	42
3	6	7	4	9	5	34	42	35	43
3	7	8	5	10	6	35	43	36	44
3	8	9	6	11	7	36	44	37	45
3	9	10	7	12	8	37	45	38	46
3	10	11	8	1	9	38	46	39	47
3	11	12	9	2	10	39	47	40	48
3	12	1	10	3	11	40	48	41	49
3	1	2	11	4	12	41	49	42	50
3	2	3	12	5	1	42	50	43	51
3	3	4	1	6	2	43	51	44	52
3	4	5	2	7	3	44	52	45	53
3	5	6	3	8	4	45	53	46	54
3	6	7	4	9	5	46	54	47	55
3	7	8	5	10	6	47	55	48	56
3	8	9	6	11	7	48	56	49	57
3	9	10	7	12	8	49	57	50	58
3	10	11	8	1	9	50	58	51	59
3	11	12	9	2	10	51	59	52	60
3	12	1	10	3	11	52	60	53	61
3	1	2	11	4	12	53	61	54	62
3	2	3	12	5	1	54	62	55	63
3	3	4	1	6	2	55	63	56	64
3	4	5	2	7	3	56	64	57	65
3	5	6	3	8	4	57	65	58	66
3	6	7	4	9	5	58	66	59	67
3	7	8	5	10	6	59	67	60	68
3	8	9	6	11	7	60	68	61	69
3	9	10	7	12	8	61	69	62	70
3	10	11	8	1	9	62	70	63	71
3	11	12	9	2	10	63	71	64	72
3	12	1	10	3	11	64	72	65	73
3	1	2	11	4	12	65	73	66	74
3	2	3	12	5	1	66	74	67	75
3	3	4	1	6	2	67	75	68	76
3	4	5	2	7	3	68	76	69	77
3	5	6	3	8	4	69	77	70	78
3	6	7	4	9	5	70	78	71	79
3	7	8	5	10	6	71	79	72	80
3	8	9	6	11	7	72	80	73	81
3	9	10	7	12	8	73	81	74	82
3	10	11	8	1	9	74	82	75	83
3	11	12	9	2	10	75	83	76	84
3	12	1	10	3	11	76	84	77	85
3	1	2	11	4	12	77	85	78	86
3	2	3	12	5	1	78	86	79	87
3	3	4	1	6	2	79	87	80	88
3	4	5	2	7	3	80	88	81	89
3	5	6	3	8	4	81	89	82	90
3	6	7	4	9	5	82	90	83	91
3	7	8	5	10	6	83	91	84	92
3	8	9	6	11	7	84	92	85	93
3	9	10	7	12	8	85	93	86	94
3	10	11	8	1	9	86	94	87	95
3	11	12	9	2	10	87	95	88	96
3	12	1	10	3	11	88	96	89	97
3	1	2	11	4	12	89	97	90	98
3	2	3	12	5	1	90	98	91	99
3	3	4	1	6	2	91	99	92	100

TABLE OF EXTENDED INSURANCE

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Annual Premium (Endowment at 85) Policy, Provided Premiums have been fully Paid in Cash for _____

Age at Issue.	3Yrs.		4Yrs.		5 Yrs		6 Yrs.		7 Yr.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	1	10	2	10	3	11	4	11	5	10	6	10	7	9	8	10	15	7	19	1
21	1	11	3	3	4	0	0	0	6	6	7	7	8	8	9	9	15	8	19	2
22	2	1	3	3	4	2	2	2	6	6	7	7	8	8	9	10	15	9	19	3
23	2	1	3	3	4	4	4	4	6	6	7	7	8	8	9	10	16	10	19	4
24	2	2	3	3	4	4	4	4	6	6	7	7	8	8	9	10	16	11	19	5
25	2	3	4	5	5	8	10	11	7	7	8	9	9	10	11	11	16	0	18	6
26	2	3	4	5	5	10	0	2	7	7	8	9	9	10	11	11	15	1	17	7
27	2	3	4	5	5	10	2	4	7	7	8	9	9	10	11	11	15	2	17	8
28	2	3	4	5	5	10	2	4	7	7	8	9	9	10	11	11	15	3	17	9
29	2	3	4	5	5	10	2	4	7	7	8	9	9	10	11	11	15	4	17	10
30	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	5	16	11
31	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	6	16	12
32	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	7	16	13
33	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	8	16	14
34	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	9	16	15
35	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	10	16	16
36	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	11	16	17
37	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	12	16	18
38	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	13	16	19
39	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	14	16	20
40	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	15	16	21
41	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	16	16	22
42	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	17	16	23
43	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	18	16	24
44	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	19	16	25
45	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	20	16	26
46	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	21	16	27
47	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	22	16	28
48	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	23	16	29
49	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	24	16	30
50	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	25	16	31
51	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	26	16	32
52	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	27	16	33
53	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	28	16	34
54	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	29	16	35
55	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	30	16	36
56	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	31	16	37
57	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	32	16	38
58	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	33	16	39
59	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	34	16	40
60	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	35	16	41
61	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	36	16	42
62	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	37	16	43
63	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	38	16	44
64	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	39	16	45
65	2	3	4	5	5	10	0	1	7	7	8	9	9	10	11	11	14	40	16	46

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will
Extended on a 20-Premiums Life Policy (Form 507 A) without further
Payment of Premiums, provided Premiums have been fully paid
in Cash for

Age at Issue.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.	20 Yrs.	
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	3 11	6 2	8 7	11 2	13 10	16 2	18 5	20 4	22 11	24 11	26 10	28 5	30 0	32 0	34 0	36 0	38 0	40 0	42 0
21	4 0	6 3	8 8	11 3	13 9	16 1	18 3	20 2	22 5	24 7	26 4	27 10	29 4	31 9	33 1	35 6	37 10	39 4	41 9
22	4 0	6 3	8 9	11 4	13 8	16 0	18 1	19 11	22 3	24 2	25 10	27 4	28 9	30 1	32 6	34 10	36 4	38 9	40 1
23	4 1	6 4	8 9	11 5	13 7	15 10	18 0	19 7	21 11	23 9	25 4	26 9	28 1	30 6	32 10	34 4	36 9	38 3	40 8
24	4 1	6 5	8 10	11 4	13 7	15 9	17 10	19 6	21 8	23 4	24 11	26 3	27 8	29 1	31 6	33 10	35 4	37 9	39 3
25	4 1	6 5	8 10	11 4	13 6	15 8	17 8	19 4	21 4	23 0	24 5	25 8	26 10	28 3	30 8	32 1	34 6	36 10	38 3
26	4 2	6 5	8 11	11 3	13 5	15 5	17 4	19 4	21 1	22 8	24 0	25 2	26 8	28 2	30 7	32 0	34 5	36 9	38 2
27	4 2	6 6	8 11	11 3	13 4	15 3	17 4	19 2	20 10	22 3	23 6	24 8	25 8	26 1	27 7	29 1	31 6	33 10	35 3
28	4 2	6 6	8 11	11 3	13 2	15 3	17 2	18 11	20 6	21 10	23 1	24 1	25 1	26 1	27 1	28 1	29 1	30 1	31 1
29	4 3	6 7	8 11	11 1	13 2	15 2	17 0	18 8	20 2	21 5	22 7	23 7	24 6	25 6	26 6	27 6	28 6	29 6	30 6
30	4 3	6 7	8 11	11 1	13 1	15 1	16 10	18 5	19 10	21 0	22 1	23 0	23 10	24 10	25 10	26 10	27 10	28 10	29 10
31	4 3	6 7	8 11	11 1	13 1	15 0	16 8	18 1	19 5	20 7	21 6	22 5	23 5	24 5	25 5	26 5	27 5	28 5	29 5
32	4 3	6 8	8 11	11 1	13 1	14 10	16 5	17 10	19 0	20 2	21 1	21 10	22 7	23 7	24 7	25 7	26 7	27 7	28 7
33	4 4	6 8	8 11	11 1	13 0	14 8	16 2	17 5	18 7	19 7	20 6	21 2	21 11	22 11	23 11	24 11	25 11	26 11	27 11
34	4 4	6 8	8 11	11 1	12 10	14 5	15 10	17 1	18 1	19 1	20 1	21 1	21 10	22 10	23 10	24 10	25 10	26 10	27 10
35	4 4	6 8	8 10	11 12	12 8	14 2	15 6	16 8	17 8	18 6	19 4	20 0	20 7	21 7	22 7	23 7	24 7	25 7	26 7
36	4 4	6 7	8 9	10 11	12 6	13 11	15 2	16 3	17 2	18 0	18 9	19 4	19 11	20 11	21 11	22 11	23 11	24 11	25 11
37	4 4	6 7	8 7	10 12	12 2	13 7	14 10	15 10	16 8	17 5	18 1	18 9	19 3	19 10	20 10	21 10	22 10	23 10	24 10
38	4 4	6 6	8 5	10 11	12 1	13 4	14 5	15 4	16 2	16 11	17 6	18 1	18 7	19 7	20 7	21 7	22 7	23 7	24 7
39	4 4	6 5	8 3	10 11	12 0	13 0	14 0	14 11	15 8	16 4	16 11	17 6	17 11	18 11	19 11	20 11	21 11	22 11	23 11
40	4 3	6 3	8 1	9 9	11 3	12 7	13 7	14 13	15 5	16 2	16 15	17 4	17 8	18 8	19 8	20 8	21 8	22 8	23 8
41	4 2	6 1	7 10	9 5	10 11	12 2	13 2	14 11	15 8	16 5	16 15	17 4	17 8	18 8	19 8	20 8	21 8	22 8	23 8
42	4 1	6 0	7 8	9 2	10 6	11 9	12 9	13 6	14 1	14 8	15 2	15 7	16 0	16 7	17 0	17 7	18 0	18 7	19 0
43	4 0	5 9	7 5	8 10	10 2	11 4	12 3	13 0	13 7	14 1	14 6	14 11	15 4	15 11	16 4	16 11	17 4	17 11	18 4
44	3 11	5 7	7 2	8 7	9 10	10 11	11 10	12 6	13 0	13 6	13 11	14 4	14 11	15 4	15 11	16 4	16 11	17 4	17 11
45	3 9	5 5	6 11	8 3	9 5	10 6	11 4	12 0	12 6	12 11	13 4	13 8	14 0	14 7	15 0	15 7	16 0	16 7	17 0
46	3 8	5 3	6 8	7 11	9 1	10 1	11 10	11 6	12 0	12 5	12 10	13 1	13 8	14 1	14 8	15 1	15 8	16 1	16 8
47	3 6	5 0	6 5	7 7	8 8	9 8	10 5	11 0	11 5	11 10	12 2	12 6	12 11	13 2	13 7	14 0	14 5	14 10	15 1
48	3 4	4 10	6 2	7 4	8 4	9 3	10 0	10 6	10 11	11 1	11 7	11 11	12 2	12 7	13 0	13 5	13 10	14 1	14 6
49	3 3	4 8	5 11	7 0	8 0	8 10	9 6	10 0	10 5	10 10	11 0	11 4	11 9	12 0	12 5	13 0	13 5	13 10	14 1
50	3 1	4 5	5 8	6 8	7 7	8 5	9 1	9 6	9 11	10 2	10 6	10 9	11 0	11 5	11 10	12 1	12 6	12 11	13 2
51	3 0	4 3	5 5	6 4	7 3	8 0	8 8	9 0	9 4	9 8	9 11	10 2	10 6	10 11	11 2	11 7	12 0	12 5	12 10
52	2 10	4 1	5 2	6 1	6 11	7 8	8 2	8 7	8 11	9 2	9 5	9 8	9 11	10 2	10 6	10 11	11 2	11 7	12 0
53	2 9	3 11	4 11	5 9	6 7	7 3	7 10	8 1	8 5	8 8	8 11	9 1	9 4	9 7	9 10	10 1	10 5	10 10	11 1
54	2 7	3 8	4 8	5 6	6 3	6 11	7 4	7 8	7 11	8 2	8 5	8 7	8 10	9 1	9 4	9 7	9 10	10 1	10 4
55	2 6	3 6	4 5	5 3	5 11	6 6	6 11	7 3	7 6	7 8	7 11	8 1	8 4	8 7	8 10	9 1	9 4	9 7	9 10
56	2 4	3 4	4 2	4 11	5 7	6 2	6 6	6 10	7 0	7 3	7 5	7 8	7 11	8 2	8 5	8 8	8 11	9 2	9 5
57	2 3	3 2	4 0	4 8	5 3	5 10	6 2	6 5	6 7	6 10	7 0	7 3	7 5	7 8	7 11	8 2	8 5	8 8	8 11
58	2 1	3 0	3 9	4 5	5 0	5 6	5 9	6 0	6 3	6 5	6 7	6 9	6 11	7 2	7 4	7 7	7 10	8 1	8 4
59	2 0	2 10	3 7	4 2	4 8	5 2	5 5	5 8	5 10	6 0	6 2	6 4	6 6	6 9	7 0	7 3	7 6	7 9	8 2
60	1 11	2 8	3 4	3 11	4 5	4 10	5 1	5 3	5 6	5 7	5 9	5 11	6 0	6 3	6 6	6 9	7 0	7 3	7 6

NOTE.—No extended insurance on 20-Year Endowment (Form 508 A) Policy.

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy.

3 Years.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		20 Years.	
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
2	32	3	20	4	10	5	1	6	11	7	4	8	2	9	162	15	138	14	277
2	88	3	57	4	59	5	55	6	20	7	123	8	23	9	255	15	267	18	236
2	115	3	93	4	107	5	118	6	149	7	200	8	266	9	345	15	358	18	179
2	142	3	132	4	157	5	177	6	213	7	277	8	349	9	431	15	447	18	99
2	170	3	171	4	207	5	237	6	287	7	352	8	430	9	511	15	528	18	17
2	199	3	210	4	257	5	297	6	354	7	432	8	514	9	601	15	618	17	289
2	228	3	250	4	307	5	356	6	416	7	494	8	581	9	679	15	696	17	189
2	257	3	290	4	357	5	407	6	477	7	555	8	642	9	740	15	757	17	79
2	286	3	329	4	426	5	476	6	546	7	634	8	732	9	840	15	857	17	337
2	316	4	4	5	92	6	163	7	244	8	327	9	414	10	501	15	518	16	208
2	346	4	44	5	140	6	217	7	300	8	387	9	479	10	571	15	588	16	74
3	11	4	83	5	187	6	268	7	352	8	440	9	532	10	629	15	646	15	805
3	40	4	121	5	231	6	315	7	402	8	494	9	591	10	693	15	710	15	166
3	69	4	158	5	273	6	358	7	447	8	540	9	638	10	740	15	757	15	23
3	98	4	193	5	312	6	401	7	494	8	591	9	693	10	796	15	813	14	241
3	124	4	226	5	347	6	437	7	532	8	634	9	740	10	840	15	857	12	98
3	150	4	256	5	387	6	487	7	591	8	693	9	796	10	896	15	913	13	309
3	174	4	283	5	426	6	526	7	634	8	740	9	840	10	940	15	957	13	151
3	198	4	307	5	466	6	566	7	677	8	787	9	896	10	996	15	1013	12	361
3	216	4	325	5	487	6	587	7	697	8	807	9	916	10	1016	15	1033	12	206
3	232	4	338	5	507	6	607	7	717	8	827	9	936	10	1036	15	1053	12	46
3	246	4	346	5	517	6	617	7	727	8	837	9	946	10	1046	15	1063	11	256
3	254	4	346	5	527	6	627	7	737	8	847	9	956	10	1056	15	1073	11	109
3	258	4	346	5	537	6	637	7	747	8	857	9	966	10	1066	15	1083	10	310
3	258	4	326	5	537	6	637	7	747	8	857	9	966	10	1066	15	1083	10	157
3	249	4	306	5	334	6	385	7	444	8	511	9	586	10	661	15	688	10	4
3	235	4	280	5	292	6	329	7	384	8	447	9	516	10	591	15	618	9	231
3	217	4	248	5	246	6	289	7	351	8	420	9	496	10	571	15	598	9	74
3	195	4	211	5	194	6	233	7	288	8	357	9	432	10	507	15	534	8	298
3	168	4	170	5	138	6	135	7	158	8	179	9	204	10	231	15	258	8	159
3	137	4	125	5	80	6	828	7	973	8	1128	9	1293	10	1468	15	1643	8	17
3	104	4	79	5	19	6	254	7	388	8	523	9	658	10	793	15	928	7	250
3	69	4	29	5	320	6	479	7	638	8	797	9	956	10	1115	15	1274	7	119
3	32	3	343	4	256	5	102	6	280	7	413	8	546	9	679	15	812	6	354
3	358	3	290	4	189	5	25	6	193	7	332	8	471	9	610	15	749	6	231
2	318	3	235	4	129	5	313	6	408	7	503	8	598	9	693	15	788	6	108
2	277	3	181	4	55	5	235	6	320	7	415	8	510	9	605	15	700	5	346
2	235	3	126	4	333	5	158	6	299	7	394	8	489	9	584	15	679	5	238
2	193	3	72	4	236	5	82	6	214	7	309	8	404	9	499	15	594	5	117
2	151	3	18	4	230	5	6	6	131	7	226	8	321	9	416	15	511	4	364
2	109	2	325	3	158	4	297	5	449	6	601	7	753	8	905	15	1057	4	259

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on a 20-Premiums Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	5	68	7	165	10	15	12	257	15	207	18	308	21	303	24	124	34	63	35	371
21	5	68	7	198	10	54	12	256	15	240	18	221	21	178	24	50	33	177	35	1
22	5	115	7	228	10	91	12	332	15	267	18	224	21	189	28	330	32	268	37	12
23	5	139	7	258	10	126	12	363	15	286	18	215	21	88	23	232	32	32	36	18
24	5	162	7	287	10	156	13	24	15	296	18	193	21	23	28	122	31	137	35	17
25	5	184	7	314	10	184	13	45	15	298	18	160	20	311	23	9	30	240	34	21
26	5	204	7	339	10	207	13	59	15	289	18	114	20	323	22	237	29	341	33	26
27	5	224	7	362	10	227	13	66	15	270	18	66	20	122	22	99	29	75	33	26
28	5	243	8	16	10	241	13	65	15	259	17	252	20	13	21	316	28	172	32	3
29	5	262	8	83	10	260	13	56	15	198	17	270	19	267	21	160	27	267	31	3
30	5	275	8	46	10	253	13	38	15	144	17	178	19	123	20	364	26	360	30	25
31	5	287	8	56	10	249	13	8	15	80	17	77	18	367	20	193	26	33	29	13
32	5	297	8	59	10	259	12	334	15	6	16	330	18	210	20	18	25	179	28	26
33	5	304	8	66	10	260	12	285	14	286	16	210	18	68	19	201	24	270	27	21
34	5	309	8	55	10	182	12	226	14	191	16	82	17	263	19	15	23	364	26	27
35	5	310	8	44	10	157	12	157	14	89	15	312	17	98	18	188	23	86	25	8
36	5	309	8	28	10	111	12	80	13	843	15	168	16	293	17	360	22	176	25	13
37	5	301	8	2	10	57	11	359	13	224	15	21	16	118	17	161	21	267	24	15
38	5	291	7	336	9	360	11	264	13	99	14	231	15	304	16	325	20	343	23	26
39	5	276	7	297	9	290	11	162	12	338	14	73	15	121	16	122	20	87	22	32
40	5	255	7	259	9	212	11	54	12	195	13	275	14	801	15	282	19	182	22	3
41	5	229	7	197	9	127	10	305	12	54	13	109	14	114	15	76	18	278	21	5
42	5	197	7	137	9	37	10	186	11	276	12	306	13	290	14	234	18	9	20	150
43	5	159	7	71	8	365	10	62	11	124	12	165	13	100	14	23	17	111	19	235
44	5	114	6	363	8	292	9	299	10	339	11	528	12	274	13	166	16	214	18	32
45	5	61	6	336	8	97	9	168	10	185	11	154	12	84	12	345	15	319	18	13
46	5	10	6	303	7	363	9	85	10	31	10	346	11	253	12	189	15	63	27	19
47	4	377	6	118	7	240	8	265	9	240	10	172	11	63	11	301	14	177	16	19
48	4	250	6	30	7	128	8	129	9	85	10	1	10	245	11	100	13	293	15	29
49	4	190	5	308	7	12	7	359	8	296	9	194	10	61	10	266	13	45	15	3
50	4	123	5	213	6	261	7	223	8	142	9	26	9	243	10	71	12	176	14	12
51	4	56	5	121	6	148	7	39	7	357	8	224	9	63	9	244	11	306	13	25
52	3	363	5	30	6	33	6	322	7	303	8	61	8	252	9	66	11	73	12	34
53	3	285	4	304	5	285	6	192	7	62	7	266	8	80	8	283	10	221	12	14
54	3	210	4	213	5	175	6	65	6	235	7	111	7	277	8	60	10	3	11	25
55	3	143	4	123	5	87	5	306	6	143	6	324	7	115	7	269	9	161	10	36
56	3	83	4	89	4	327	5	185	6	12	6	177	6	322	7	87	8	321	10	130
57	3	19	3	320	4	234	5	68	5	246	6	85	6	170	6	291	8	125	9	24
58	2	321	3	288	4	135	4	319	5	120	5	264	6	24	6	183	7	293	9	7
59	2	250	3	158	4	23	4	210	4	364	5	132	5	249	5	354	7	114	8	17
60	2	200	3	82	3	302	4	105	4	243	5	6	5	116	5	216	6	206	7	33

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy.

Age at Issue.	3 Years.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		20 Years.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
20	2	62	3	20	4	10	5	1	6	11	7	43	8	96	9	163	15	186	16	277
21	2	88	3	57	4	59	5	59	6	80	7	123	8	182	9	255	15	247	15	236
22	2	115	3	93	4	107	5	118	6	149	7	200	8	266	9	345	15	288	15	170
23	2	142	3	132	4	157	5	177	6	218	7	277	8	349	9	431	15	317	15	99
24	2	170	3	171	4	207	5	237	6	287	7	352	8	436	9	531	15	329	15	17
25	2	199	3	210	4	257	5	297	6	354	7	432	8	521	9	626	15	355	17	289
26	2	228	3	250	4	307	5	356	6	426	7	514	8	613	9	730	15	386	17	189
27	2	257	3	290	4	357	5	407	6	487	7	586	8	696	9	827	15	417	17	79
28	2	286	3	329	4	426	5	476	6	566	7	676	8	797	9	939	15	448	16	337
29	2	316	4	4	5	92	6	163	7	244	8	327	9	421	10	526	15	479	16	208
30	2	346	4	44	5	140	6	217	7	300	8	387	9	486	10	597	15	510	16	74
31	3	11	4	83	5	187	6	268	7	352	8	441	9	541	10	653	15	541	15	308
32	3	40	4	121	5	231	6	315	7	404	8	500	9	607	10	726	14	571	15	166
33	3	69	4	158	5	273	6	358	7	457	8	564	9	682	10	812	14	594	15	23
34	3	98	4	193	5	312	6	401	7	501	8	614	9	741	10	882	14	618	14	244
35	3	124	4	226	5	347	6	447	7	562	8	691	9	832	10	984	14	643	14	98
36	3	150	4	256	5	387	6	497	7	624	8	764	9	916	10	1080	14	668	13	308
37	3	174	4	283	5	426	6	547	7	687	8	837	9	999	10	1263	14	693	13	154
38	3	196	4	307	5	466	6	587	7	737	8	897	9	1069	10	1453	14	718	12	361
39	3	216	4	325	5	497	6	607	7	767	8	937	9	1119	10	1515	14	743	12	208
40	3	232	4	338	5	517	6	627	7	797	8	977	9	1169	10	1635	14	768	12	48
41	3	246	4	346	5	537	6	647	7	827	8	1017	9	1219	10	1761	14	793	11	258
42	3	254	4	346	5	557	6	667	7	847	8	1037	9	1249	10	1803	14	818	11	100
43	3	258	4	346	5	577	6	687	7	867	8	1057	9	1281	10	1845	14	843	10	310
44	3	258	4	326	5	607	6	717	7	897	8	1087	9	1313	10	1887	14	868	10	154
45	3	249	4	306	5	634	6	747	7	927	8	1117	9	1359	10	1939	14	893	10	4
46	3	235	4	280	5	662	6	777	7	957	8	1147	9	1399	10	2001	14	918	9	231
47	3	217	4	248	5	696	6	817	7	997	8	1187	9	1431	10	2063	14	943	9	74
48	3	195	4	211	5	734	6	857	7	1037	8	1227	9	1473	10	2125	14	968	8	299
49	3	168	4	170	5	776	6	907	7	1087	8	1277	9	1515	10	2187	14	993	8	154
50	3	137	4	125	5	820	6	957	7	1137	8	1327	9	1557	10	2249	14	1018	8	17
51	3	104	4	79	5	864	6	1007	7	1187	8	1377	9	1597	10	2311	14	1043	7	250
52	3	69	4	29	5	910	6	1057	7	1267	8	1457	9	1657	10	2373	14	1068	7	119
53	3	39	4	343	5	1057	6	1207	7	1407	8	1607	9	1807	10	2435	14	1093	6	354
54	2	358	3	290	4	189	5	28	6	193	7	332	8	500	9	678	14	1118	6	231
55	2	318	3	235	4	122	5	313	6	106	7	236	8	342	9	520	14	1143	6	108
56	2	277	3	181	4	55	5	235	6	20	7	142	8	241	9	320	14	1168	5	348
57	2	235	3	126	4	353	5	159	6	209	7	49	8	142	9	216	14	1193	5	233
58	2	193	3	72	4	286	5	4	6	214	7	622	8	844	9	1114	14	1218	5	117
59	2	151	3	18	4	220	5	6	6	131	7	232	8	314	9	415	14	1243	4	304
60	2	109	2	328	3	156	4	297	5	49	6	145	7	223	8	296	14	1268	4	250

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on an Ordinary Life Policy.

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		20 Years.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
22	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
23	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
24	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
25	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
26	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
27	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
28	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
29	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
30	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
31	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
32	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
33	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
34	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
35	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
36	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
37	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
38	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
39	2	0	3	0	3	0	4	0	5	0	6	0	7	0	8	0	12	0	15	0
40	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
41	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
42	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
43	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
44	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
45	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
46	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
47	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
48	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
49	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
50	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
51	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
52	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
53	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
54	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
55	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
56	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
57	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
58	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
59	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0
60	3	0	4	0	5	0	6	0	7	0	8	0	9	0	10	0	15	0	20	0

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on a 20-Premiums Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		15 Years.		19 Years.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21	4	1	6	7	9	1	11	6	13	9	16	2	18	7	20	10	29	0	33	8
22	4	2	6	8	9	2	11	7	13	10	16	3	18	8	20	11	29	1	33	9
23	4	3	6	9	9	3	11	8	13	11	16	4	18	9	20	12	29	2	33	10
24	4	4	6	10	9	4	11	9	13	12	16	5	18	10	20	13	29	3	33	11
25	4	5	6	11	9	5	11	10	13	13	16	6	18	11	20	14	29	4	33	12
26	4	6	6	12	9	6	11	11	13	14	16	7	18	12	20	15	29	5	33	13
27	4	7	6	13	9	7	11	12	13	15	16	8	18	13	20	16	29	6	33	14
28	4	8	6	14	9	8	11	13	13	16	16	9	18	14	20	17	29	7	33	15
29	4	9	6	15	9	9	11	14	13	17	16	10	18	15	20	18	29	8	33	16
30	4	10	6	16	9	10	11	15	13	18	16	11	18	16	20	19	29	9	33	17
31	4	11	6	17	9	11	11	16	13	19	16	12	18	17	20	20	29	10	33	18
32	4	12	6	18	9	12	11	17	13	20	16	13	18	18	20	21	29	11	33	19
33	4	1	6	19	9	13	11	18	13	21	16	14	18	19	20	22	29	12	33	20
34	4	2	6	20	9	14	11	19	13	22	16	15	18	20	20	23	29	13	33	21
35	4	3	6	21	9	15	11	20	13	23	16	16	18	21	20	24	29	14	33	22
36	4	4	6	22	9	16	11	21	13	24	16	17	18	22	20	25	29	15	33	23
37	4	5	6	23	9	17	11	22	13	25	16	18	18	23	20	26	29	16	33	24
38	4	6	6	24	9	18	11	23	13	26	16	19	18	24	20	27	29	17	33	25
39	4	7	6	25	9	19	11	24	13	27	16	20	18	25	20	28	29	18	33	26
40	4	8	6	26	9	20	11	25	13	28	16	21	18	26	20	29	29	19	33	27
41	4	9	6	27	9	21	11	26	13	29	16	22	18	27	20	30	29	20	33	28
42	4	10	6	28	9	22	11	27	13	30	16	23	18	28	20	31	29	21	33	29
43	4	11	6	29	9	23	11	28	13	31	16	24	18	29	20	32	29	22	33	30
44	4	12	6	30	9	24	11	29	13	32	16	25	18	30	20	33	29	23	33	31
45	4	1	6	31	9	25	11	30	13	33	16	26	18	31	20	34	29	24	33	32
46	4	2	6	32	9	26	11	31	13	34	16	27	18	32	20	35	29	25	33	33
47	4	3	6	33	9	27	11	32	13	35	16	28	18	33	20	36	29	26	33	34
48	4	4	6	34	9	28	11	33	13	36	16	29	18	34	20	37	29	27	33	35
49	4	5	6	35	9	29	11	34	13	37	16	30	18	35	20	38	29	28	33	36
50	4	6	6	36	9	30	11	35	13	38	16	31	18	36	20	39	29	29	33	37
51	4	7	6	37	9	31	11	36	13	39	16	32	18	37	20	40	29	30	33	38
52	4	8	6	38	9	32	11	37	13	40	16	33	18	38	20	41	29	31	33	39
53	4	9	6	39	9	33	11	38	13	41	16	34	18	39	20	42	29	32	33	40
54	4	10	6	40	9	34	11	39	13	42	16	35	18	40	20	43	29	33	33	41
55	4	11	6	41	9	35	11	40	13	43	16	36	18	41	20	44	29	34	33	42
56	4	12	6	42	9	36	11	41	13	44	16	37	18	42	20	45	29	35	33	43
57	4	1	6	43	9	37	11	42	13	45	16	38	18	43	20	46	29	36	33	44
58	4	2	6	44	9	38	11	43	13	46	16	39	18	44	20	47	29	37	33	45
59	4	3	6	45	9	39	11	44	13	47	16	40	18	45	20	48	29	38	33	46
60	4	4	6	46	9	40	11	45	13	48	16	41	18	46	20	49	29	39	33	47

SUN LIFE ASSURANCE COMPANY OF CANADA.

TABLE OF EXTENDED INSURANCE.

5 the Length of time the Insurance for the Face of the Policy will
 extended on Ordinary Life "Reserve Dividend" Policies without
 other Payment of Premiums. Provided Premiums have been
 fully Paid in Cash for

4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	20 Years.	25 Years.
Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
4	5	6	7	8	9	10	11	12	15	17	20	25
7	8	9	10	11	12	13	14	15	16	17	18	19
8	9	10	11	12	13	14	15	16	17	18	19	20
9	10	11	12	13	14	15	16	17	18	19	20	21
10	11	12	13	14	15	16	17	18	19	20	21	22
11	12	13	14	15	16	17	18	19	20	21	22	23
12	13	14	15	16	17	18	19	20	21	22	23	24
13	14	15	16	17	18	19	20	21	22	23	24	25
14	15	16	17	18	19	20	21	22	23	24	25	26
15	16	17	18	19	20	21	22	23	24	25	26	27
16	17	18	19	20	21	22	23	24	25	26	27	28
17	18	19	20	21	22	23	24	25	26	27	28	29
18	19	20	21	22	23	24	25	26	27	28	29	30
19	20	21	22	23	24	25	26	27	28	29	30	31
20	21	22	23	24	25	26	27	28	29	30	31	32
21	22	23	24	25	26	27	28	29	30	31	32	33
22	23	24	25	26	27	28	29	30	31	32	33	34
23	24	25	26	27	28	29	30	31	32	33	34	35
24	25	26	27	28	29	30	31	32	33	34	35	36
25	26	27	28	29	30	31	32	33	34	35	36	37
26	27	28	29	30	31	32	33	34	35	36	37	38
27	28	29	30	31	32	33	34	35	36	37	38	39
28	29	30	31	32	33	34	35	36	37	38	39	40
29	30	31	32	33	34	35	36	37	38	39	40	41
30	31	32	33	34	35	36	37	38	39	40	41	42
31	32	33	34	35	36	37	38	39	40	41	42	43
32	33	34	35	36	37	38	39	40	41	42	43	44
33	34	35	36	37	38	39	40	41	42	43	44	45
34	35	36	37	38	39	40	41	42	43	44	45	46
35	36	37	38	39	40	41	42	43	44	45	46	47
36	37	38	39	40	41	42	43	44	45	46	47	48
37	38	39	40	41	42	43	44	45	46	47	48	49
38	39	40	41	42	43	44	45	46	47	48	49	50
39	40	41	42	43	44	45	46	47	48	49	50	51
40	41	42	43	44	45	46	47	48	49	50	51	52
41	42	43	44	45	46	47	48	49	50	51	52	53
42	43	44	45	46	47	48	49	50	51	52	53	54
43	44	45	46	47	48	49	50	51	52	53	54	55
44	45	46	47	48	49	50	51	52	53	54	55	56
45	46	47	48	49	50	51	52	53	54	55	56	57
46	47	48	49	50	51	52	53	54	55	56	57	58
47	48	49	50	51	52	53	54	55	56	57	58	59
48	49	50	51	52	53	54	55	56	57	58	59	60
49	50	51	52	53	54	55	56	57	58	59	60	61
50	51	52	53	54	55	56	57	58	59	60	61	62
51	52	53	54	55	56	57	58	59	60	61	62	63
52	53	54	55	56	57	58	59	60	61	62	63	64
53	54	55	56	57	58	59	60	61	62	63	64	65
54	55	56	57	58	59	60	61	62	63	64	65	66
55	56	57	58	59	60	61	62	63	64	65	66	67
56	57	58	59	60	61	62	63	64	65	66	67	68
57	58	59	60	61	62	63	64	65	66	67	68	69
58	59	60	61	62	63	64	65	66	67	68	69	70
59	60	61	62	63	64	65	66	67	68	69	70	71
60	61	62	63	64	65	66	67	68	69	70	71	72
61	62	63	64	65	66	67	68	69	70	71	72	73
62	63	64	65	66	67	68	69	70	71	72	73	74
63	64	65	66	67	68	69	70	71	72	73	74	75
64	65	66	67	68	69	70	71	72	73	74	75	76
65	66	67	68	69	70	71	72	73	74	75	76	77
66	67	68	69	70	71	72	73	74	75	76	77	78
67	68	69	70	71	72	73	74	75	76	77	78	79
68	69	70	71	72	73	74	75	76	77	78	79	80
69	70	71	72	73	74	75	76	77	78	79	80	81
70	71	72	73	74	75	76	77	78	79	80	81	82
71	72	73	74	75	76	77	78	79	80	81	82	83
72	73	74	75	76	77	78	79	80	81	82	83	84
73	74	75	76	77	78	79	80	81	82	83	84	85
74	75	76	77	78	79	80	81	82	83	84	85	86
75	76	77	78	79	80	81	82	83	84	85	86	87
76	77	78	79	80	81	82	83	84	85	86	87	88
77	78	79	80	81	82	83	84	85	86	87	88	89
78	79	80	81	82	83	84	85	86	87	88	89	90
79	80	81	82	83	84	85	86	87	88	89	90	91
80	81	82	83	84	85	86	87	88	89	90	91	92
81	82	83	84	85	86	87	88	89	90	91	92	93
82	83	84	85	86	87	88	89	90	91	92	93	94
83	84	85	86	87	88	89	90	91	92	93	94	95
84	85	86	87	88	89	90	91	92	93	94	95	96
85	86	87	88	89	90	91	92	93	94	95	96	97
86	87	88	89	90	91	92	93	94	95	96	97	98
87	88	89	90	91	92	93	94	95	96	97	98	99
88	89	90	91	92	93	94	95	96	97	98	99	100

TABLE OF EXTENDED INSURANCE

Showing the Length of Time the Insurance for the face of the Policy will be Extended on 20-Premiums Life "Reserve Dividend" Policies without further Payment of Premiums, Provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Years.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Years.		11 Years.		12 Years.		13 Years.		14 Years.		15 Years.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
6	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
7	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
8	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
9	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
10	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
11	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
12	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
13	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
14	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
15	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
16	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
17	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
18	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
19	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
20	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
21	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
22	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
23	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
24	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
25	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
26	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
27	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
28	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
29	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
30	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
31	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
32	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
33	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
34	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
35	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
36	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
37	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
38	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
39	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
40	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
41	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
42	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
43	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
44	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
45	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
46	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
47	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
48	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
49	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39
50	7	10	8	7	9	12	10	15	11	18	12	21	13	23	14	25	15	27	16	30	17	33	18	36	19	39

TABLE OF EXTENDED INSURANCE.

Showing the Length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on Twenty-Year Endowment "Reserve Dividend" Policies, Provided Premiums have been fully paid in cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yr		10 Yr		11 Yr		12 Yr		15 Yr		17 Yr		19 Yr	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
21 17	0	5 16	0	8 15	0	1 00 14	0	2 33 13	0	3 03 12	0	3 71 11	4 35 10	4 90	9 54 1	8 59 2	5 74 5	3 84 7	1 90							
22 17	0	2 16	0	8 15	0	1 56 14	0	2 30 13	0	3 01 12	0	3 69 11	4 33 10	4 90	9 54 1	8 59 2	5 74 5	3 84 7	1 90							
23 16	8	16	0	7 15	0	1 54 14	0	2 27 13	0	2 98 12	0	3 66 11	4 31 10	4 89	9 54 0	8 59 2	5 74 5	3 84 7	1 90							
24 16	4	16	0	7 15	0	1 49 14	0	2 24 13	0	2 95 12	0	3 63 11	4 28 10	4 88	9 53 9	8 59 2	5 74 5	3 84 7	1 90							
25 15 11	16	0	6 7 15	0	1 44 14	0	2 20 13	0	2 91 12	0	3 60 11	4 25 10	4 87	9 53 8	8 59 2	5 74 5	3 84 7	1 90								
26 15 5	16	0	6 1 15	0	1 38 14	0	2 15 13	0	2 86 12	0	3 56 11	4 22 10	4 85	9 53 7	8 59 2	5 74 5	3 84 7	1 90								
27 14 11	16	0	5 4 15	0	1 32 14	0	2 09 13	0	2 81 12	0	3 51 11	4 18 10	4 82	9 53 6	8 59 2	5 74 5	3 84 7	1 90								
28 14 5	16	0	4 6 15	0	1 26 14	0	2 03 13	0	2 76 12	0	3 46 11	4 14 10	4 78	9 53 5	8 59 1	5 74 5	3 84 7	1 90								
29 13 11	16	0	3 8 15	0	1 19 14	0	1 96 13	0	2 70 12	0	3 41 11	4 10 10	4 74	9 53 4	8 59 1	5 74 5	3 84 7	1 90								
30 13 5	16	0	3 0 15	0	1 11 14	0	1 89 13	0	2 64 12	0	3 36 11	4 06 10	4 70	9 53 2	8 59 0	5 74 4	3 84 6	1 90								
31 12 11	16	0	2 1 15	0	1 02 14	0	1 82 13	0	2 57 12	0	3 31 11	4 01 10	4 66	9 53 0	8 58 9	5 74 4	3 84 6	1 90								
32 12 6	16	0	1 2 15	0	9 3 14	0	1 74 13	0	2 50 12	0	3 25 11	3 95 10	4 62	9 52 7	8 58 7	5 74 4	3 84 6	1 90								
33 12 1	16	0	0 1 15	0	8 4 14	0	1 65 13	0	2 42 12	0	3 18 11	3 89 10	4 57	9 52 3	8 58 4	5 74 3	3 84 6	1 90								
34 11 8	15	5	0 1 15	0	7 3 14	0	1 56 13	0	2 34 12	0	3 11 11	3 83 10	4 51	9 51 8	8 58 0	5 74 3	3 84 5	1 90								
35 11 3	14	10	0 0 15	0	6 2 14	0	1 46 13	0	2 26 12	0	3 03 11	3 76 10	4 45	9 51 2	8 57 6	5 74 2	3 84 5	1 90								
36 10 10	14	2	0 0 15	0	5 0 14	0	1 35 13	0	2 17 12	0	2 94 11	3 68 10	4 38	9 50 6	8 57 2	5 74 2	3 84 5	1 90								
37 10 5	13	7	0 0 15	0	3 6 14	0	1 22 13	0	2 07 12	0	2 84 11	3 59 10	4 31	9 50 1	8 56 7	5 74 2	3 84 4	1 90								
38 9 11	13	0	0 0 15	0	2 1 14	0	1 08 13	0	1 95 12	0	2 73 11	3 50 10	4 23	9 49 4	8 56 2	5 74 1	3 84 4	1 90								
39 9 6	12	5	0 0 15	0	3 14	0	9 3 13	0	1 81 12	0	2 62 11	3 40 10	4 15	9 48 8	8 55 6	5 73 9	3 84 3	1 90								
40 9 1	11	11	0 0 14	0	6 1 14	0	7 6 13	0	1 65 12	0	2 49 11	3 28 10	4 06	9 47 8	8 54 9	5 73 6	3 84 2	1 90								
41 8 9	11	4	0 0 13	0	5 1 14	0	5 7 13	0	1 47 12	0	2 35 11	3 16 10	3 94	9 46 7	8 54 1	5 73 3	3 84 1	1 90								
42 8 4	10	11	0 0 13	0	4 0 14	0	3 5 13	0	1 27 12	0	2 17 11	3 02 10	3 82	9 45 7	8 53 2	5 72 9	3 84 0	1 90								
43 7 11	10	4	0 0 12	0	3 0 14	0	1 1 13	0	1 05 12	0	1 98 11	2 85 10	3 68	9 44 6	8 52 2	5 72 4	3 83 9	1 90								
44 7 6	9	9	0 0 11	0	1 10	0	1 3 13	0	8 1 12	0	1 75 11	2 67 10	3 53	9 43 5	8 51 1	5 71 9	3 83 7	1 90								
45 7 2	9	3	0 0 11	0	2 12	0	9 13	0	5 12 12	0	1 51 11	2 46 10	3 39	9 41 8	8 49 9	5 71 3	3 83 4	1 90								
46 6 10	8	9	0 0 10	0	7 12	0	1 13	0	2 2 12	0	1 25 11	2 22 10	3 17	9 40 1	8 48 5	5 70 6	3 83 0	1 90								
47 6 5	8	4	0 0 10	0	0 11	0	5 12	0	1 0 12	0	9 5 11	1 95 10	2 95	9 39 2	8 47 0	5 69 9	3 82 7	1 90								
48 6 2	7	11	0 0 9	0	5 10	0	9 12	0	1 1 12	0	8 3 11	1 67 10	2 71	9 39 2	8 45 3	5 69 1	3 82 3	1 90								
49 5 10	7	6	0 0 9	0	11 10	0	2 11	0	1 4 12	0	2 8 11	1 36 10	2 43	9 34 0	8 43 5	5 68 2	3 82 0	1 90								
50 5 6	7	1	0 0 8	0	6 9	0	7 10	0	8 11	0	9 11	1 02 10	2 13	9 31 7	8 41 6	5 67 3	3 81 6	1 90								

TABLE OF EXTENDED INSURANCE.

showing the Length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on an Ordinary Life Policy.

	8Yrs	4Yrs	5Yrs	6Yrs	7Yrs	8Yrs	9Yrs	10Yrs	15Yrs	20Yrs	25Yrs	30Yrs
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
1	1	6	2	3	0	3	10	4	9	5	8	6
2	1	6	2	3	0	3	10	4	9	5	8	6
3	1	7	2	3	0	3	10	4	9	5	8	6
4	1	7	2	3	0	3	10	4	9	5	8	6
5	1	8	2	3	0	3	10	4	9	5	8	6
6	1	8	2	3	0	3	10	4	9	5	8	6
7	1	9	2	3	0	3	10	4	9	5	8	6
8	1	10	2	3	0	3	10	4	9	5	8	6
9	1	11	2	3	0	3	10	4	9	5	8	6
10	1	11	2	3	0	3	10	4	9	5	8	6
11	1	11	2	3	0	3	10	4	9	5	8	6
12	2	0	3	4	1	5	2	6	3	7	4	8
13	2	1	3	4	2	5	4	6	5	7	4	8
14	2	2	3	4	3	5	5	6	6	7	5	9
15	2	2	3	4	4	5	6	6	7	7	5	9
16	2	2	3	4	5	5	7	6	8	8	6	10
17	2	2	3	4	6	5	8	6	9	9	6	10
18	2	2	3	4	7	5	9	6	10	10	6	10
19	2	2	3	4	8	5	10	6	11	11	6	10
20	2	2	3	4	9	5	11	6	12	12	6	10
21	2	2	3	4	10	5	12	6	13	13	6	10
22	2	2	3	4	11	5	13	6	14	14	6	10
23	2	2	3	4	12	5	14	6	15	15	6	10
24	2	2	3	4	13	5	15	6	16	16	6	10
25	2	2	3	4	14	5	16	6	17	17	6	10
26	2	2	3	4	15	5	17	6	18	18	6	10
27	2	2	3	4	16	5	18	6	19	19	6	10
28	2	2	3	4	17	5	19	6	20	20	6	10
29	2	2	3	4	18	5	20	6	21	21	6	10
30	2	2	3	4	19	5	21	6	22	22	6	10
31	2	2	3	4	20	5	22	6	23	23	6	10
32	2	2	3	4	21	5	23	6	24	24	6	10
33	2	2	3	4	22	5	24	6	25	25	6	10
34	2	2	3	4	23	5	25	6	26	26	6	10
35	2	2	3	4	24	5	26	6	27	27	6	10
36	2	2	3	4	25	5	27	6	28	28	6	10
37	2	2	3	4	26	5	28	6	29	29	6	10
38	2	2	3	4	27	5	29	6	30	30	6	10
39	2	2	3	4	28	5	30	6	31	31	6	10
40	2	2	3	4	29	5	31	6	32	32	6	10
41	2	2	3	4	30	5	32	6	33	33	6	10
42	2	2	3	4	31	5	33	6	34	34	6	10
43	2	2	3	4	32	5	34	6	35	35	6	10
44	2	2	3	4	33	5	35	6	36	36	6	10
45	2	2	3	4	34	5	36	6	37	37	6	10
46	2	2	3	4	35	5	37	6	38	38	6	10
47	2	2	3	4	36	5	38	6	39	39	6	10
48	2	2	3	4	37	5	39	6	40	40	6	10
49	2	2	3	4	38	5	40	6	41	41	6	10
50	2	2	3	4	39	5	41	6	42	42	6	10
51	2	2	3	4	40	5	42	6	43	43	6	10
52	2	2	3	4	41	5	43	6	44	44	6	10
53	2	2	3	4	42	5	44	6	45	45	6	10
54	2	2	3	4	43	5	45	6	46	46	6	10
55	2	2	3	4	44	5	46	6	47	47	6	10
56	2	2	3	4	45	5	47	6	48	48	6	10
57	2	2	3	4	46	5	48	6	49	49	6	10
58	2	2	3	4	47	5	49	6	50	50	6	10
59	2	2	3	4	48	5	50	6	51	51	6	10
60	2	2	3	4	49	5	51	6	52	52	6	10
61	2	2	3	4	50	5	52	6	53	53	6	10
62	2	2	3	4	51	5	53	6	54	54	6	10
63	2	2	3	4	52	5	54	6	55	55	6	10
64	2	2	3	4	53	5	55	6	56	56	6	10
65	2	2	3	4	54	5	56	6	57	57	6	10

TABLE OF EXTENDED INSURANCE.

Showing the Length of Time the Insurance for the Face of the Policy will be Extended on a 20-Premiums Life Policy without further Payment of Premiums provided Premiums have been fully paid in cash for

Age at Issue.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
20	3	6	5	3	7	3	9	7	12	0	14	5	17	1	19	9	30	4	35	4
21	3	6	5	5	7	5	9	9	12	1	14	7	17	3	19	9	30	4	35	4
22	3	7	5	5	7	6	9	10	12	3	14	8	17	3	19	10	30	5	35	5
23	3	7	5	6	7	7	9	11	12	4	14	9	17	3	19	7	28	7	33	11
24	3	8	5	7	7	8	10	0	12	5	14	10	17	3	19	6	28	0	33	1
25	3	9	5	7	7	9	10	1	12	6	14	11	17	2	19	4	27	5	32	4
26	3	9	5	8	7	10	10	3	12	7	14	11	17	1	19	2	26	9	31	6
27	3	10	5	9	7	11	10	3	12	8	14	10	17	0	18	11	25	3	30	9
28	3	11	5	10	8	0	10	3	12	8	14	10	16	10	18	8	25	5	29	10
29	3	11	5	11	8	1	10	1	12	8	14	9	16	8	18	5	24	10	29	1
30	4	0	5	11	8	1	10	5	12	8	14	7	16	5	18	1	24	3	28	3
31	4	0	5	0	8	2	10	5	12	7	14	6	16	2	17	9	23	6	27	5
32	4	1	5	0	8	2	10	5	12	6	14	5	15	11	17	5	22	10	26	5
33	4	1	6	1	8	2	10	4	12	4	14	1	15	8	17	0	22	2	25	5
34	4	1	6	1	8	2	10	3	12	2	13	10	15	4	16	7	21	6	25	0
35	4	2	6	1	8	2	10	2	12	0	13	7	15	0	16	2	20	9	24	3
36	4	2	6	1	8	1	10	1	11	10	13	3	14	7	15	9	20	1	23	5
37	4	2	6	1	8	1	9	11	11	7	13	0	14	3	15	4	19	5	22	2
38	4	2	6	1	8	0	9	11	11	4	12	8	13	16	14	10	18	9	21	10
39	4	2	6	0	7	10	9	7	11	1	12	4	13	5	14	5	18	1	21	1
40	4	2	5	11	7	9	9	4	10	9	11	11	13	0	13	11	17	4	20	4
41	4	1	5	10	7	7	8	3	10	6	11	7	12	7	13	5	16	8	19	6
42	4	1	5	9	7	5	8	11	10	2	11	2	12	1	12	11	16	0	18	9
43	4	0	5	8	7	3	8	7	10	10	10	1	11	8	12	5	15	4	18	0
44	3	11	5	6	7	0	8	4	9	6	10	5	11	3	11	11	14	8	17	3
45	3	10	5	4	6	9	8	1	9	2	10	0	10	9	11	5	14	1	16	7
46	3	9	5	3	6	7	7	2	8	9	9	7	10	4	10	11	13	5	15	10
47	3	8	5	2	6	4	6	3	8	5	9	2	9	10	10	5	12	9	15	2
48	3	6	4	10	6	1	7	2	8	1	8	9	9	5	10	0	12	3	14	5
49	3	5	4	8	5	10	6	10	7	8	8	4	8	11	9	6	11	7	13	9
50	3	13	4	6	5	7	6	6	7	4	8	0	8	6	9	0	10	11	13	1
51	3	12	4	3	5	4	6	3	7	0	7	7	8	1	8	6	10	5	12	5
52	3	10	4	1	5	1	5	12	6	7	7	2	7	8	8	1	9	10	11	9
53	2	10	3	11	4	10	7	6	6	3	6	9	7	9	7	8	9	3	11	1
54	2	9	3	8	4	7	5	4	5	11	6	5	7	8	7	7	8	9	10	7
55	2	7	3	6	4	4	5	0	5	7	6	1	6	5	6	9	8	3	9	11
56	2	6	3	4	4	1	4	9	5	3	5	8	6	1	6	4	7	9	9	5
57	2	4	3	1	3	10	4	4	5	0	5	4	5	8	6	0	7	3	8	10
58	2	2	2	11	3	7	4	4	4	8	5	0	5	5	5	0	6	10	4	7
59	2	1	2	9	3	5	3	11	4	4	4	8	5	4	3	8	6	4	7	8
60	1	11	2	7	3	2	3	8	4	1	4	5	4	8	4	11	5	11	7	3
61	1	10	2	5	3	0	3	5	3	10	4	1	4	4	4	7	5	6	6	8
62	1	8	2	3	2	9	3	3	3	8	3	10	4	1	4	4	4	9	...	...
63	1	7	2	2	2	7	3	0	3	4	3	7	3	9	4	0	4	1	...	...
64	1	6	2	0	2	5	2	10	3	1	3	4	3	6	8	9	4	4	...	...
65	1	5	1	10	2	3	2	7	2	11	3	1	3	4	3	6	4	0	...	...

TABLE OF EXTENDED INSURANCE.

giving the Length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on a 20-Year Endowment Policy with Amount returned at end of Period if the Insured is Living. Provided Premiums have been fully paid in cash for

1 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.										
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.										
1	1	14	6	15	58	14	130	13	205	12	276	11	349	10	416	5	711	1	920
1	10	14	9	15	56	14	128	13	203	12	275	11	347	10	415	5	711	1	920
1	11	14	10	15	53	14	126	13	201	12	273	11	346	10	413	5	710	1	920
1	10	13	10	15	51	14	124	13	199	12	272	11	345	10	412	5	710	1	920
1	9	13	8	15	48	14	122	13	197	12	270	11	343	10	411	5	709	1	920
1	7	13	5	15	45	14	119	13	195	12	268	11	341	10	409	5	709	1	920
1	6	13	2	15	42	14	116	13	192	12	265	11	339	10	407	5	708	1	920
1	5	12	11	15	38	14	113	13	189	12	263	11	337	10	405	5	707	1	920
1	4	12	8	15	34	14	109	13	186	12	260	11	334	10	403	5	706	1	919
1	3	12	5	15	30	14	105	13	183	12	257	11	332	10	401	5	706	1	919
1	0	12	2	15	25	14	101	13	179	12	253	11	329	10	398	5	705	1	919
1	10	11	10	15	19	14	95	13	174	12	249	11	325	10	395	5	703	1	919
1	8	11	7	15	13	14	90	13	169	12	245	11	321	10	392	5	702	1	919
1	7	11	3	15	6	14	83	13	163	12	239	11	315	10	388	5	701	1	919
1	5	10	11	14	10	14	75	13	156	12	234	11	312	10	384	5	699	1	918
1	3	8	8	14	3	14	67	13	149	12	227	11	306	10	379	5	697	1	918
1	0	10	4	18	9	14	57	13	140	12	219	11	299	10	373	5	695	1	918
1	10	10	0	18	3	14	46	13	130	12	211	11	292	10	367	5	693	1	918
1	8	9	8	12	8	14	34	13	119	12	201	11	283	10	359	5	690	1	917
1	6	9	3	12	2	14	20	13	107	12	190	11	274	10	351	5	687	1	917
1	3	8	8	11	8	14	4	13	93	12	178	11	263	10	342	5	684	1	917
1	1	8	7	11	2	13	6	13	77	12	164	11	251	10	331	5	680	1	916
1	10	8	3	10	7	12	10	13	69	12	148	11	237	10	320	5	676	1	916
1	7	7	10	10	1	12	2	13	38	12	130	11	221	10	306	5	672	1	915
1	5	6	7	9	7	11	6	13	14	12	109	11	204	10	291	5	666	1	914
1	2	7	1	9	1	10	11	12	8	12	86	11	184	10	274	5	660	1	914
1	11	6	9	8	7	10	4	11	11	12	69	11	161	10	254	5	654	1	913
1	8	6	6	8	2	9	9	11	3	12	28	11	134	10	232	5	646	1	912
1	6	6	1	7	8	9	2	10	7	11	10	11	104	10	206	5	638	1	911
1	2	5	9	7	3	8	7	9	11	11	1	11	70	10	177	5	623	1	909
1	0	5	5	6	10	8	1	9	4	10	5	11	30	10	143	5	617	1	908
1	9	5	1	6	5	7	7	8	9	9	9	10	9	10	105	5	604	1	907
1	6	4	9	6	0	7	1	8	2	9	1	10	0	10	61	5	590	1	907
1	4	4	6	5	7	6	8	7	8	8	6	9	4	10	9	5	574	1	903
1	1	4	2	5	3	6	3	7	2	7	11	8	9	9	5	556	1	901	
1	11	3	11	4	11	5	10	6	8	7	5	8	1	8	9	5	535	1	899
1	9	3	8	4	7	5	5	6	2	6	11	7	7	8	1	5	512	1	896
1	6	3	5	4	3	5	0	5	9	6	5	7	0	7	7	5	486	1	894
1	4	3	2	4	0	4	8	5	4	5	11	6	6	7	0	5	456	1	890
1	2	2	11	3	8	4	4	5	0	5	6	6	0	6	6	5	421	1	887
1	1	2	9	3	5	4	0	4	7	5	1	5	7	6	0	5	381	1	883

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy; Provided Premiums have been fully Paid in Cash for

Age at Issue of Policy.	3 Yrs.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
25	1	22	1	161	1	307	2	91	2	248	3	44	3	215	4	4
26	1	29	1	172	1	321	2	110	2	256	3	69	3	237	4	4
27	1	37	1	188	1	338	2	124	2	268	3	91	3	266	4	4
28	1	47	1	198	1	347	2	142	2	277	3	118	3	292	4	4
29	1	55	1	204	1	351	2	157	2	285	3	135	3	314	4	4
30	1	62	1	215	2	7	2	172	2	293	3	157	3	339	4	4
31	1	69	1	226	2	22	2	190	2	301	3	179	3	361	4	4
32	1	77	1	234	2	33	2	204	3	15	3	197	4	38	4	4
33	1	84	1	245	2	47	2	219	3	33	3	215	4	44	4	4
34	1	91	1	255	2	58	2	234	3	47	3	237	4	66	4	4
35	1	99	1	268	2	69	2	245	3	66	3	256	4	84	4	4
36	1	103	1	270	2	89	2	259	3	80	3	270	4	106	4	4
37	1	110	1	281	2	81	2	276	3	95	3	288	4	120	4	4
38	1	117	1	288	2	99	2	285	3	106	3	303	4	139	4	4
39	1	120	1	296	2	110	2	296	3	120	3	318	4	153	4	4
40	1	128	1	308	2	117	2	308	3	131	3	329	4	164	5	1
41	1	131	1	310	2	124	2	314	3	142	3	339	4	175	5	1
42	1	135	1	314	2	151	2	321	3	150	3	347	4	186	5	1
43	1	142	1	321	2	159	2	329	3	157	3	354	4	190	5	1
44	1	142	1	325	2	142	2	332	3	161	3	358	4	193	5	1
45	1	146	1	325	2	146	2	336	3	163	3	358	4	190	5	1
46	1	150	1	329	2	146	2	336	3	161	3	354	4	186	5	1
47	1	150	1	329	2	146	2	332	3	157	3	349	4	183	5	1
48	1	150	1	329	2	146	2	329	3	153	3	343	4	172	5	1
49	1	146	1	325	2	142	2	325	3	145	3	332	4	161	4	1
50	1	146	1	321	2	135	2	318	3	135	3	321	4	142	4	1
51	1	142	1	316	2	131	2	310	3	124	3	307	4	128	4	1
52	1	139	1	310	2	120	2	299	3	113	3	292	4	106	4	1
53	1	135	1	307	2	113	2	288	3	99	3	274	4	84	4	1
54	1	128	1	299	2	102	2	274	3	80	3	252	4	58	4	1
55	1	124	1	288	2	91	2	259	3	62	3	230	4	33	4	1
56	1	117	1	281	2	80	2	245	3	44	3	208	4	4	4	1
57	1	110	1	270	2	66	2	226	3	22	3	183	3	339	4	1
58	1	102	1	259	2	51	2	208	3	...	3	153	3	307	4	1
59	1	95	1	248	2	37	2	190	2	339	3	124	3	274	4	1
60	1	84	1	234	2	18	2	168	2	314	3	95	3	237	4	1

ABLE OF EXTENDED INSURANCE.

e Length of time the Insurance for the Face of the Policy will
ended without further Payment of Premium on a 20-Year
downment Policy with Amount returned at end of Period
if the Insured is Living. Provided Premiums have
been fully paid in cash for

1 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.	Years.
14	6	15	58	14	130	12	205	12
14	9	15	56	14	128	12	208	12
14	1	15	53	14	126	12	201	12
13	10	15	51	14	124	12	199	12
13	8	15	48	14	122	12	197	12
13	5	15	45	14	119	12	195	12
13	2	15	42	14	116	12	192	12
12	11	15	38	14	113	12	189	12
12	8	15	34	14	109	12	186	12
12	5	15	30	14	105	12	183	12
12	2	15	25	14	101	12	179	12
11	10	15	19	14	95	12	174	12
11	7	15	13	14	90	12	169	12
11	4	15	5	14	83	12	163	12
10	11	14	14	10	75	12	156	12
10	8	14	14	9	67	12	149	12
10	5	14	14	8	57	12	140	12
10	2	14	14	7	46	12	130	12
9	10	13	14	6	34	12	119	12
9	7	13	14	5	20	12	107	12
9	4	13	14	4	4	12	93	12
9	1	13	13	3	13	12	77	12
8	10	12	10	12	10	12	59	12
8	7	12	10	11	12	12	43	12
8	4	12	10	10	11	12	13	12
8	1	12	10	9	11	12	8	12
7	11	11	10	8	10	12	7	12
7	8	11	9	7	9	12	6	12
7	5	11	9	6	8	12	5	12
7	2	11	9	5	7	12	4	12
6	10	10	8	4	6	12	3	12
6	7	10	8	3	5	12	2	12
6	4	10	8	2	4	12	1	12
6	1	10	8	1	3	12	1	12
5	11	9	7	11	6	12	1	12
5	8	9	7	10	5	12	1	12
5	5	9	7	9	4	12	1	12
5	2	9	7	8	3	12	1	12
4	11	8	6	11	2	12	1	12
4	8	8	6	10	2	12	1	12
4	5	8	6	9	1	12	1	12
4	2	8	6	8	1	12	1	12
3	11	7	5	11	1	12	1	12
3	8	7	5	10	1	12	1	12
3	5	7	5	9	1	12	1	12
3	2	7	5	8	1	12	1	12
2	11	6	4	11	1	12	1	12
2	8	6	4	10	1	12	1	12
2	5	6	4	9	1	12	1	12
2	2	6	4	8	1	12	1	12
1	11	5	3	11	1	12	1	12
1	8	5	3	10	1	12	1	12
1	5	5	3	9	1	12	1	12
1	2	5	3	8	1	12	1	12
0	11	4	2	11	1	12	1	12
0	8	4	2	10	1	12	1	12
0	5	4	2	9	1	12	1	12
0	2	4	2	8	1	12	1	12
0	11	3	1	11	1	12	1	12
0	8	3	1	10	1	12	1	12
0	5	3	1	9	1	12	1	12
0	2	3	1	8	1	12	1	12
0	11	2	1	7	1	12	1	12
0	8	2	1	6	1	12	1	12
0	5	2	1	5	1	12	1	12
0	2	2	1	4	1	12	1	12
0	11	1	1	3	1	12	1	12
0	8	1	1	2	1	12	1	12
0	5	1	1	1	1	12	1	12
0	2	1	1	0	1	12	1	12

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premiums on an Ordinary Life Policy; Provided Premiums have been fully Paid in Cash for

Age at Issue of Policy.	3 Yrs.		4 Years.		5 Years.		6 Years.		7 Years.		8 Years.		9 Years.		10 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
25	1	22	1	161	1	307	2	91	2	248	3	44	3	215	4	23
26	1	29	1	172	1	321	2	110	2	266	3	69	3	237	4	24
27	1	37	1	183	1	332	2	124	2	288	3	91	3	266	4	26
28	1	47	1	193	1	347	2	142	2	307	3	113	3	292	4	119
29	1	55	1	204	1	351	2	157	2	325	3	135	3	314	4	130
30	1	62	1	215	2	7	2	172	2	343	3	157	3	339	4	141
31	1	69	1	226	2	22	2	190	2	361	3	179	3	367	4	150
32	1	77	1	234	2	33	2	204	3	15	3	197	4	32	4	265
33	1	84	1	245	2	47	2	219	3	33	3	215	4	44	4	281
34	1	91	1	255	2	58	2	234	3	47	3	237	4	66	4	293
35	1	98	1	263	2	69	2	245	3	66	3	254	4	84	4	298
36	1	102	1	270	2	80	2	259	3	80	3	270	4	106	4	307
37	1	110	1	281	2	91	2	270	3	95	3	288	4	120	4	320
38	1	117	1	288	2	99	2	285	3	106	3	303	4	139	4	337
39	1	120	1	296	2	110	2	296	3	120	3	318	4	153	4	351
40	1	128	1	303	2	117	2	303	3	131	3	329	4	164	5	7
41	1	131	1	310	2	124	2	314	3	142	3	339	4	175	5	10
42	1	135	1	314	2	131	2	321	3	150	3	347	4	186	5	20
43	1	142	1	321	2	139	2	329	3	157	3	354	4	190	5	26
44	1	142	1	325	2	142	2	332	3	161	3	358	4	193	5	26
45	1	146	1	325	2	145	2	336	3	163	3	358	4	190	5	29
46	1	150	1	329	2	146	2	336	3	163	3	354	4	186	5	26
47	1	150	1	329	2	146	2	332	3	157	3	350	4	183	5	5
48	1	150	1	329	2	145	2	329	3	153	3	343	4	172	5	...
49	1	149	1	326	2	142	2	325	3	146	3	332	4	161	4	330
50	1	146	1	321	2	135	2	318	3	139	3	321	4	142	4	332
51	1	142	1	316	2	131	2	310	3	124	3	307	4	128	4	315
52	1	139	1	310	2	120	2	299	3	113	3	292	4	106	4	300
53	1	135	1	307	2	113	2	288	3	99	3	274	4	84	4	337
54	1	128	1	299	2	102	2	274	3	80	3	252	4	66	4	321
55	1	124	1	293	2	91	2	259	3	62	3	230	4	33	4	311
56	1	117	1	281	2	80	2	245	3	44	3	209	4	4	4	122
57	1	110	1	270	2	66	2	226	3	22	3	183	3	339	4	131
58	1	102	1	259	2	61	2	208	3	...	3	153	3	307	4	95
59	1	95	1	248	2	87	2	190	2	339	3	124	3	274	4	65
60	1	84	1	234	2	18	2	168	2	314	3	95	3	237	4	15

TABLE OF EXTENDED INSURANCE.

giving the length of time the Insurance for the face of the Policy
 can be Extended without further Payment of Premiums on an
 Ordinary Life Policy, provided Premiums have been
 fully Paid in Cash for

3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	15 Years	20 Years
Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.	Years. Days.
100	3 17	4 323	5 275	6 236	7 206	8 183	9 163	12 349	15 289
115	3 53	4 3	5 338	6 298	7 276	8 258	9 243	13 39	16 282
142	3 90	4 40	5 18	6 361	7 345	8 333	9 320	18 80	15 202
170	3 128	4 86	5 73	6 59	7 49	8 41	9 34	13 108	16 141
199	3 166	4 143	5 129	6 122	7 117	8 112	9 109	13 122	15 66
228	3 205	4 190	5 184	6 182	7 182	8 179	9 168	13 122	14 353
257	3 243	4 238	5 238	6 243	7 245	8 243	9 228	13 109	14 230
286	3 282	4 284	5 292	6 300	7 305	8 302	9 281	18 83	14 161
316	3 320	4 330	5 343	6 356	7 361	8 354	9 325	13 45	14 55
348	3 358	5 10	6 28	7 43	8 47	9 54	9 360	12 362	13 397
3 11	4 31	5 54	6 76	7 91	8 92	9 70	10 18	12 302	13 189
3 41	4 68	5 66	6 121	7 135	8 130	9 77	10 29	12 233	13 66
3 69	4 103	5 136	6 162	7 172	8 159	9 173	10 30	12 155	12 304
3 97	4 137	5 174	6 198	7 203	8 179	9 118	10 20	12 70	12 172
3 124	4 170	5 207	6 229	7 226	8 189	9 113	9 364	11 343	12 36
3 150	4 199	5 237	6 254	7 240	8 189	9 97	9 332	11 344	11 297
3 174	4 228	5 261	6 270	7 244	8 178	9 72	9 290	11 140	11 126
3 196	4 248	5 280	6 279	7 240	8 159	9 37	9 239	11 31	10 353
3 216	4 267	5 291	6 279	7 225	8 130	8 358	9 181	10 264	10 218
3 232	4 280	5 296	6 271	7 203	8 92	8 306	9 116	10 167	10 87
3 245	4 288	5 292	6 264	7 172	8 47	8 246	9 44	10 49	9 344
3 254	4 289	5 281	6 229	7 133	7 359	8 180	8 231	9 262	9 233
3 258	4 283	5 263	6 197	7 85	7 299	8 108	8 247	9 169	9 119
3 256	4 270	5 237	6 157	7 34	7 233	8 31	8 159	9 45	9 4
3 249	4 250	5 204	6 112	6 341	7 163	7 214	8 68	8 284	8 256
3 235	4 225	5 166	6 61	6 276	7 88	7 238	7 338	8 159	8 140
3 217	4 194	5 122	6 5	6 208	7 9	7 139	7 240	8 33	8 25
3 196	4 159	5 74	5 309	6 136	6 291	7 48	7 141	7 273	7 278
3 167	4 119	5 23	5 244	6 61	6 206	6 320	7 49	7 149	7 167
3 187	4 77	4 332	5 177	5 349	6 120	6 225	6 308	7 27	7 56
3 104	4 31	4 274	5 168	5 270	6 33	6 130	6 297	6 272	6 314
3 69	3 348	4 214	5 38	5 199	5 309	6 25	6 190	6 155	6 209
3 33	3 298	4 152	4 332	5 109	5 220	5 304	5 364	6 41	6 105
3 358	3 246	4 90	4 259	5 29	5 132	5 210	5 284	5 296	5 384
3 318	3 194	4 27	4 186	4 312	5 44	5 146	5 166	5 191	5 298
3 276	3 141	3 229	4 114	4 232	4 322	5 23	5 68	5 88	5 166
3 235	3 88	3 265	4 42	4 152	4 236	4 297	4 338	4 354	5 65
3 193	3 36	3 202	3 336	4 74	4 152	4 208	4 248	4 263	4 332
3 151	2 348	3 140	3 265	3 361	4 69	4 121	4 157	4 173	4 240
2 109	2 295	3 78	3 196	3 286	4 353	4 37	4 71	4 96	4 149

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the policy will be extended without further Payment of Premium on a 20-Premiums Life Policy, provided Premiums have been fully Paid in Cash for

Age at Issue	3Yrs.		4Yrs.		5Yrs.		6Yrs.		7Yrs.		8Yrs.		9Yrs.		10Yrs.		15Yrs.		20Yrs.
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	
21	5	92	7	99	9	167	11	361	14	37	16	198	18	345	21	68	33	269	4
22	5	116	7	150	9	192	11	286	14	67	16	215	18	331	21	16	33	6	4
23	5	139	7	168	9	224	11	327	14	90	16	217	18	305	20	317	32	113	4
24	5	162	7	186	9	254	11	354	14	108	16	212	18	266	20	241	31	217	4
25	5	186	7	213	9	281	12	11	14	115	16	197	18	216	20	153	30	321	4
26	5	204	7	238	9	304	12	28	14	116	16	169	18	153	20	64	30	66	4
27	5	224	7	259	9	323	12	38	14	108	16	131	18	79	19	309	29	154	4
28	5	243	7	279	9	338	12	42	14	89	16	80	17	359	19	190	28	203	4
29	5	260	7	294	9	349	12	53	14	60	16	18	17	232	19	62	27	343	4
30	5	275	7	308	9	355	12	267	14	21	15	311	17	157	18	290	27	69	4
31	5	287	7	317	9	353	12	6	13	336	15	228	17	42	18	145	26	159	4
32	5	297	7	323	9	348	11	341	13	275	15	135	16	233	17	359	25	267	4
33	5	304	7	323	9	332	11	301	13	204	15	34	16	151	17	200	24	336	4
34	5	309	7	319	9	310	11	252	13	125	14	287	16	13	17	36	24	63	4
35	5	310	7	309	9	280	11	193	13	36	14	169	15	232	16	231	23	146	4
36	5	308	7	293	9	241	11	125	12	303	14	43	15	80	16	67	22	232	4
37	5	302	7	271	9	193	11	49	12	197	13	275	14	238	15	244	21	313	4
38	5	291	7	242	9	157	10	340	12	85	13	136	14	126	15	63	21	41	4
39	5	275	7	205	9	74	10	238	11	331	12	359	13	327	14	243	20	129	4
40	5	255	7	161	9	3	10	139	11	206	12	210	13	157	14	57	19	213	4
41	5	229	7	110	8	290	10	35	11	77	12	59	12	352	13	234	18	301	4
42	5	197	7	53	8	205	9	239	10	308	11	269	12	178	13	46	18	34	4
43	5	158	6	355	8	116	9	174	10	170	11	111	12	6	12	221	17	129	4
44	5	114	6	284	8	21	9	56	10	31	10	318	11	194	12	32	16	235	4
45	5	64	6	209	7	286	8	299	9	253	10	158	11	20	11	206	15	322	4
46	5	10	6	130	7	183	8	174	9	110	9	363	10	209	11	21	15	66	4
47	4	317	6	48	7	78	8	48	8	331	9	203	10	36	10	200	14	163	4
48	4	284	5	327	6	338	7	286	8	186	9	44	9	228	10	16	13	271	4
49	4	190	5	239	6	227	7	159	8	43	8	250	9	58	9	200	13	17	4
50	4	123	5	150	6	118	7	32	7	265	8	94	8	254	9	22	12	136	4
51	4	56	5	62	6	10	6	271	7	125	7	306	8	90	8	212	11	258	4
52	3	353	4	338	5	237	6	147	6	352	7	155	7	293	8	41	11	19	4
53	3	235	4	249	5	160	6	26	6	216	7	8	7	135	7	240	10	153	4
54	3	216	4	162	5	56	5	271	6	34	6	229	6	347	7	78	9	285	4
55	3	149	4	76	4	319	5	155	5	320	6	89	6	199	6	267	9	76	4
56	3	83	3	358	4	219	5	42	5	195	5	319	6	55	6	136	8	233	4
57	3	19	3	276	4	123	4	297	5	74	5	189	5	231	5	355	8	26	4
58	2	321	3	196	4	29	4	191	4	322	5	63	5	148	5	217	7	136	4
59	2	259	3	119	3	303	4	88	4	210	4	307	5	20	5	85	7	1	4
60	2	200	3	45	3	216	3	355	4	102	4	192	4	264	4	324	6	185	4

TABLE OF EXTENDED INSURANCE.

g the length of time the Insurance for the face of the Policy
e Extended without further Payment of Premiums on an
rdinary Life Policy, provided Premiums have been
fully Paid in Cash for

Years.	4 Years		5 Years		6 Years		7 Years		8 Years		9 Years		10 Years		15 Years		20 Years	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
88	3	17	3	323	4	275	5	238	6	206	7	183	8	168	12	349	15	290
115	3	53	4	3	4	338	5	298	6	276	7	258	8	243	13	39	15	282
142	3	90	4	49	5	18	5	361	6	345	7	333	8	320	18	80	15	202
170	3	122	4	96	5	73	6	59	7	49	8	41	9	31	18	108	15	141
190	3	166	4	143	5	129	6	122	7	117	8	112	9	108	13	122	15	60
225	3	205	4	190	5	184	6	182	7	182	8	179	9	168	13	122	14	353
257	3	243	4	238	5	228	6	243	7	245	8	248	9	228	13	109	14	260
286	3	282	4	284	5	292	6	300	7	305	8	302	9	281	18	83	14	161
316	3	320	4	330	5	343	6	355	7	361	8	354	9	325	13	45	14	55
346	3	358	5	10	6	28	7	43	8	47	9	54	9	360	12	362	13	367
11	4	31	5	54	6	76	7	91	8	92	9	70	10	18	12	302	13	189
41	4	68	5	96	6	121	7	135	8	130	9	97	10	29	12	233	13	66
69	4	103	5	136	6	162	7	172	8	159	9	173	10	30	12	155	12	304
97	4	187	5	174	6	198	7	203	8	179	9	118	10	20	12	70	12	172
124	4	170	5	207	6	229	7	226	8	189	9	113	9	364	11	343	12	98
150	4	199	5	237	6	254	7	240	8	189	9	97	9	332	11	344	11	297
173	4	226	5	261	6	270	7	244	8	178	9	72	9	290	11	140	11	128
194	4	248	5	280	6	279	7	240	8	159	9	37	9	239	11	31	10	353
216	4	267	5	291	6	279	7	225	8	180	8	368	9	181	10	364	10	212
232	4	280	5	296	6	271	7	203	8	92	8	306	9	116	10	167	10	97
245	4	288	5	292	6	254	7	172	8	47	8	246	9	44	10	49	9	344
254	4	289	5	281	6	229	7	133	7	359	8	180	8	331	9	302	9	233
258	4	283	5	263	6	197	7	86	7	299	8	108	8	247	9	169	9	119
256	4	270	5	237	6	157	7	34	7	233	8	31	8	159	9	45	9	4
249	4	250	5	204	6	112	6	341	7	163	7	214	8	68	8	284	8	256
235	4	225	5	166	6	61	6	276	7	88	7	228	7	338	8	169	8	140
217	4	194	5	122	6	5	6	208	7	9	7	139	7	240	8	33	8	25
196	4	159	5	74	5	309	6	136	6	291	7	48	7	141	7	273	7	278
167	4	119	5	23	5	244	6	61	6	206	6	320	7	49	7	149	7	167
187	4	77	4	332	5	177	5	349	6	120	6	225	6	203	7	27	7	56
104	4	31	4	274	5	168	5	270	6	33	6	130	6	331	6	372	6	314
69	3	348	4	214	5	38	5	199	5	309	6	35	6	190	6	155	6	209
33	3	296	4	152	4	332	5	109	5	220	5	304	5	364	6	41	6	105
358	3	244	4	90	4	259	5	29	5	132	5	210	5	284	5	296	5	364
313	3	194	4	27	4	186	4	312	5	44	5	116	5	168	5	191	5	268
276	3	141	4	329	4	114	4	232	4	322	5	23	5	68	5	88	5	168
235	3	88	3	265	4	42	4	152	4	236	4	297	4	338	4	354	5	66
198	3	36	3	202	3	336	4	74	4	152	4	208	4	246	4	263	4	332
161	2	348	3	140	3	265	3	361	4	69	4	121	4	157	4	173	4	240
109	2	295	3	78	3	195	3	286	4	353	4	37	4	71	4	95	4	149

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended without further payment of Premiums on an Ordinary Life Guaranteed Income Policy. Provided Premiums have been fully Paid in Cash for

Age at Issue of Original Policy.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.	Days.
25	2	3	3	4	5	6	7	8	11	23
26	2	3	4	4	5	6	7	8	11	23
27	2	3	4	4	5	6	7	8	11	23
28	2	3	4	4	5	6	7	8	11	23
29	2	3	4	4	5	6	7	8	11	23
30	2	3	4	4	5	6	7	8	11	23
31	2	3	4	4	5	6	7	8	11	23
32	2	3	4	4	5	6	7	8	11	23
33	2	3	4	4	5	6	7	8	11	23
34	2	3	4	4	5	6	7	8	11	23
35	2	3	4	4	5	6	7	8	11	23
36	2	3	4	4	5	6	7	8	11	23
37	2	3	4	4	5	6	7	8	11	23
38	2	3	4	4	5	6	7	8	11	23
39	2	3	4	4	5	6	7	8	11	23
40	2	3	4	4	5	6	7	8	11	23
41	2	3	4	4	5	6	7	8	11	23
42	2	3	4	4	5	6	7	8	11	23
43	2	3	4	4	5	6	7	8	11	23
44	2	3	4	4	5	6	7	8	11	23
45	2	3	4	4	5	6	7	8	11	23
46	2	3	4	4	5	6	7	8	11	23
47	2	3	4	4	5	6	7	8	11	23
48	2	3	4	4	5	6	7	8	11	23
49	2	3	4	4	5	6	7	8	11	23
50	2	3	4	4	5	6	7	8	11	23
51	2	3	4	4	5	6	7	8	11	23
52	2	3	4	4	5	6	7	8	11	23
53	2	3	4	4	5	6	7	8	11	23
54	2	3	4	4	5	6	7	8	11	23
55	2	3	4	4	5	6	7	8	11	23
56	2	3	4	4	5	6	7	8	11	23
57	2	3	4	4	5	6	7	8	11	23
58	2	3	4	4	5	6	7	8	11	23
59	1	3	4	4	5	6	7	8	11	23
60	1	3	4	4	5	6	7	8	11	23
61	1	3	4	4	5	6	7	8	11	23
62	1	3	4	4	5	6	7	8	11	23
63	1	3	4	4	5	6	7	8	11	23
64	1	3	4	4	5	6	7	8	11	23
65	1	3	4	4	5	6	7	8	11	23

TABLE OF EXTENDED INSURANCE.

wing the length of time the Insurance for the face of the Policy will be Extended without further Payment of Premium, on a 20-Premiums Life Guaranteed Income Policy, provided Premiums have been fully paid in Cash for

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
171	40	230	11	184	13	135	15	47	16
189	54	246	11	199	13	149	15	7	16
204	68	260	11	194	13	97	14	320	16
208	73	269	11	184	13	62	14	257	16
213	77	272	11	167	13	17	14	188	15
221	86	289	11	180	12	330	14	107	15
230	112	297	11	208	12	297	14	19	15
237	117	297	11	57	12	197	13	289	14
244	124	306	11	9	12	117	13	186	14
251	127	148	10	306	12	80	13	79	14
259	128	121	10	234	11	904	12	236	13
263	118	6	10	158	11	202	12	207	13
264	96	5	10	71	11	97	12	68	13
269	72	208	9	347	10	252	11	322	12
246	58	158	8	233	9	360	10	239	11
238	392	7	91	141	9	150	10	122	11
197	318	9	24	53	9	47	10	2	10
168	261	6	317	390	8	806	9	245	10
122	203	6	240	257	8	196	9	120	10
77	140	6	161	140	8	84	8	389	9
30	25	5	79	43	7	337	8	252	9
346	5	5	980	309	7	224	8	105	8
255	363	5	279	212	7	111	7	344	8
245	283	5	194	114	6	364	7	218	8
193	172	5	112	13	8	254	7	95	7
144	105	5	30	296	6	144	6	387	7
92	59	4	315	191	6	36	6	247	7
62	340	4	238	78	5	244	6	109	6
357	375	4	158	5	5	190	5	348	6
308	212	4	79	232	5	97	5	286	6
232	130	4	27	192	4	364	5	126	5
245	349	5	245	349	6	363	0	0	0

TABLE OF EXTENDED INSURANCE.

Showing the length of time the Insurance for the face of the Policy will be Extended without further payment of Premiums on an Ordinary Life Guaranteed Income Policy, Provided Premiums have been fully Paid in Cash for

Age at Issue of Original Policy.	3 Yrs.		4 Yrs.		5 Yrs.		6 Yrs.		7 Yrs.		8 Yrs.		9 Yrs.		10 Yrs.		15 Yrs.		19 Yrs.	
	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.
25	2	112	3	39	3	336	4	270	5	214	6	157	7	104	8	50	11	235	13	3
26	2	122	3	65	4	2	4	310	5	247	6	205	7	158	8	105	11	214	12	338
27	2	132	3	92	4	35	4	348	5	300	6	252	7	210	8	152	11	192	12	267
28	2	171	3	118	4	68	5	21	5	348	6	303	7	257	8	190	11	161	12	187
29	2	197	3	144	4	100	5	61	6	23	6	346	7	297	8	218	11	121	12	108
30	2	213	3	171	4	184	5	180	6	68	7	27	7	328	8	236	11	73	12	23
31	2	233	3	198	4	167	5	140	6	109	7	60	7	350	8	244	11	19	11	239
32	2	254	3	226	4	200	5	179	6	144	7	85	7	361	8	242	10	324	11	206
33	2	275	3	254	4	237	5	214	6	171	7	100	7	363	8	231	10	258	11	107
34	2	297	3	283	4	270	5	242	6	189	7	108	7	366	8	212	10	188	11	6
35	2	320	3	313	4	299	5	234	6	198	7	109	7	341	8	184	10	113	10	238
36	2	343	3	340	4	322	5	276	6	199	7	92	7	317	8	150	10	33	10	159
37	3	1	3	363	4	337	5	290	6	190	7	72	7	287	8	109	9	314	10	49
38	3	32	4	14	4	344	5	275	6	178	7	45	7	250	8	63	9	235	9	303
39	3	38	4	23	4	341	5	263	6	163	7	12	7	208	8	10	9	133	9	188
40	3	49	4	25	4	333	5	244	6	124	6	333	7	159	7	318	9	39	9	73
41	3	57	4	18	4	317	5	219	6	88	6	293	7	105	7	266	8	306	8	521
42	3	67	4	5	4	295	5	187	6	47	6	243	7	47	7	190	8	204	8	205
43	3	37	3	351	4	266	5	149	6	1	6	188	6	349	7	119	8	101	8	97
44	3	21	3	327	4	233	5	107	5	315	6	190	6	283	7	46	7	351	7	336
45	3	3	3	299	4	197	5	32	5	262	6	68	6	214	6	331	7	257	7	223
46	2	349	3	269	4	168	5	14	5	206	6	5	6	145	6	256	7	152	7	107
47	2	323	3	237	4	117	4	330	5	150	5	307	6	72	6	177	7	47	6	359
48	2	299	3	204	4	75	4	281	5	92	5	241	5	363	6	97	6	309	6	257
49	2	273	3	172	4	33	4	230	5	34	5	174	5	290	6	17	6	208	6	148
50	2	246	3	134	3	354	4	179	4	339	5	197	5	215	5	301	6	108	6	38
51	2	220	3	97	3	310	4	126	4	278	5	39	5	140	5	240	6	9	5	303
52	2	192	3	62	3	266	4	73	4	217	4	335	5	65	5	140	5	279	5	209
53	2	164	3	25	3	220	4	19	4	155	4	265	4	355	5	60	5	185	5	109
54	2	137	2	354	3	174	3	329	4	93	4	198	4	282	4	346	5	94	5	17
55	2	108	2	316	3	128	3	275	4	30	4	130	4	208	4	268	5	2	4	257
56	2	78	2	275	3	80	3	220	3	335	4	63	4	135	4	193	4	233	4	203
57	2	49	2	259	3	38	3	166	3	274	3	361	4	65	4	118	4	199	.....	.....
58	2	19	2	200	2	331	3	111	3	213	3	236	3	360	4	44	4	116	.....	.....
59	1	354	2	160	2	304	3	57	3	154	3	232	3	292	3	338	4	35	.....	.....
60	1	328	2	130	2	287	3	3	3	95	3	189	3	236	3	280	3	323	.....	.....
61	1	292	2	82	2	211	2	316	3	38	3	108	3	182	3	262	3	.....	.....	.....
62	1	251	2	43	2	185	2	266	2	247	3	47	3	39	3	157	.....	.....	.....	.....
63	1	231	2	5	2	131	2	217	2	233	2	354	3	37	3	73	.....	.....	.....	.....
64	1	202	1	333	2	78	2	169	2	242	2	298	2	342	2	10	.....	.....	.....	.....
65	1	173	1	297	2	36	2	123	2	192	2	246	2	223	2	317	.....	.....	.....	.....

TABLE OF EXTENDED INSURANCE.

the length of time the Insurance for the face of the Policy
 be Extended without further Payment of Premium, on
 a 20-Premiums Life Guaranteed Income Policy, pro-
 vided Premiums have been fully paid in Cash for

Rs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
171	6	49	7	808	9	290	11	184	13
188	6	54	7	817	9	296	11	189	13
194	6	56	7	821	9	299	11	194	13
202	6	58	7	844	9	309	11	194	13
215	6	59	7	858	9	312	11	167	13
221	6	60	7	864	9	320	11	150	12
228	6	112	8	877	9	297	11	208	12
237	6	117	8	886	9	297	11	57	12
244	6	124	8	0	9	208	11	9	12
251	6	127	7	861	9	168	10	806	12
259	6	128	7	867	9	131	10	294	11
265	6	116	7	866	9	6	10	158	11
264	6	98	7	868	9	5	10	71	11
259	6	72	7	208	9	209	9	947	10
246	6	58	7	158	8	223	9	850	10
238	5	382	7	91	8	141	9	150	10
197	5	318	7	94	8	53	9	47	10
168	5	261	6	317	7	390	8	806	9
122	5	203	6	240	7	287	8	196	9
77	5	140	6	161	7	140	8	84	8
30	5	75	5	79	7	43	7	837	8
346	5	8	5	980	6	309	7	224	8
295	4	368	5	278	6	212	7	111	7
245	4	288	5	194	6	114	6	364	7
193	4	172	5	112	6	13	5	254	7
144	4	105	5	80	5	296	6	144	6
92	4	59	4	815	5	191	6	86	6
42	3	340	4	236	5	98	5	244	6
357	3	275	4	156	5	5	5	190	5
309	3	212	4	79	4	282	5	97	5
252	3	150	4	27	4	192	4	304	5
192	3	100	4	27	4	192	4	126	5
140	3	73	4	27	4	192	4	246	5
90	3	49	4	27	4	192	4	349	6
40	3	25	4	27	4	192	4	361	6
0	3	0	4	27	4	192	4	0	0

TABLE OF EXTENDED INSURANCE.

Showing the Length of time the Insurance for the Face of the Policy will be Extended without further Payment of Premium on a 20-Year Endowment Guaranteed Income Policy, with Amount returned at End of Period if the Insured is Living, provided Premiums have been fully Paid in Cash for

Age at Issue.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.	Days.	Years.
25	10 304	15 123	15 057	14 012	13 018	12 024	11 030	10 036	5 674	1 680
26	10 217	14 342	15 052	14 011	13 017	12 023	11 029	10 035	5 672	1 678
27	10 128	14 195	15 047	14 010	13 016	12 022	11 028	10 034	5 670	1 676
28	10 40	14 48	15 041	14 009	13 015	12 021	11 027	10 033	5 668	1 674
29	9 320	13 264	15 034	14 008	13 014	12 020	11 026	10 032	5 666	1 672
30	9 238	13 114	15 027	14 009	13 015	12 021	11 027	10 033	5 663	1 670
31	9 146	12 328	15 019	14 008	13 014	12 020	11 026	10 032	5 659	1 666
32	9 59	12 176	15 010	14 007	13 013	12 019	11 025	10 031	5 654	1 661
33	8 335	12 215	15 001	14 006	13 012	12 018	11 024	10 030	5 650	1 657
34	8 244	11 235	14 149	14 005	13 011	12 017	11 023	10 029	5 647	1 654
35	8 152	11 81	13 301	14 004	13 010	12 016	11 022	10 028	5 644	1 651
36	8 55	10 232	13 89	14 003	13 009	12 015	11 021	10 027	5 639	1 646
37	7 321	10 137	12 245	14 002	13 008	12 014	11 020	10 026	5 630	1 637
38	7 219	9 348	12 41	14 001	13 007	12 013	11 019	10 025	5 622	1 629
39	7 114	9 193	11 200	13 148	13 006	12 012	11 018	10 024	5 614	1 621
40	7 1	9 36	11 0	12 271	13 005	12 011	11 017	10 023	5 608	1 615
41	6 262	8 247	10 169	12 86	13 004	12 010	11 016	10 022	5 601	1 608
42	6 165	8 93	9 341	11 172	12 319	12 009	11 015	10 021	5 594	1 601
43	6 39	7 307	9 158	10 314	12 63	12 008	11 014	10 020	5 584	1 591
44	5 294	7 159	8 334	10 98	11 180	12 007	11 013	10 019	5 570	1 577
45	5 184	7 2	8 157	9 254	10 307	11 322	11 012	10 018	5 555	1 562
46	5 78	6 239	7 351	9 53	10 78	11 67	11 011	10 017	5 541	1 548
47	4 341	6 104	7 187	8 226	9 225	10 189	11 010	10 016	5 526	1 533
48	4 242	5 341	7 30	8 42	9 15	9 321	10 236	10 015	5 507	1 514
49	4 146	5 217	6 245	7 231	8 180	9 99	9 357	10 014	5 491	1 498
50	4 56	5 100	6 101	7 63	7 354	8 252	9 126	9 347	5 469	1 476
51	3 334	4 353	5 329	6 268	7 173	8 50	8 270	9 111	5 448	1 455
52	3 252	4 246	5 199	6 115	7 0	7 223	8 62	8 250	5 424	1 431
53	3 174	4 144	5 74	5 335	6 200	7 42	7 229	8 36	5 398	1 407
54	3 9	4 47	4 321	5 199	6 46	6 236	7 42	7 201	5 371	1 380
55	3 28	3 318	4 209	5 67	5 263	6 73	6 231	6 10	5 341	1 350

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make
20-Premiums Life (Endowment at 85) Policies for \$1,000 each.

AT END OF																	
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
20	29	45	62	80	99	118	138	158	180	202	225	249	274	416	457	511	565
21	29	46	63	82	101	120	140	161	184	206	229	254	280	423	466	520	574
22	30	47	65	84	103	122	143	165	187	210	234	259	285	432	475	529	583
23	31	48	67	86	105	125	147	168	191	214	238	265	291	440	484	538	592
24	31	49	68	87	107	128	149	172	194	219	244	270	297	448	493	547	601
25	32	51	70	89	110	130	153	175	199	223	249	275	303	457	503	557	611
26	33	52	71	91	112	133	156	179	202	228	254	281	309	466	513	567	621
27	34	53	73	93	114	136	159	183	207	232	259	286	315	475	522	576	630
28	35	54	75	95	117	139	162	186	211	238	265	292	321	484	532	586	640
29	36	55	76	97	120	141	166	190	216	242	270	298	328	493	542	596	650
30	37	57	78	100	122	145	169	194	220	247	275	304	334	503	553	607	661
31	38	58	80	102	125	148	173	198	225	252	281	310	340	513	562	616	670
32	39	59	82	103	128	150	176	202	229	257	286	316	347	522	572	626	680
33	40	60	84	106	130	154	180	206	234	262	292	322	354	532	583	637	691
34	40	62	85	108	133	157	184	211	238	267	297	328	361	542	593	647	701
35	41	64	87	111	136	161	187	215	243	273	303	335	368	553	604	658	712
36	42	65	89	112	139	164	191	219	247	278	309	341	374	562	615	669	723
37	43	66	91	115	141	167	194	223	252	283	315	347	382	572	625	679	733
38	44	67	93	117	144	171	199	228	257	289	320	354	388	583	635	689	743
39	45	69	94	120	147	175	202	232	262	294	327	361	395	593	645	699	753
40	46	71	96	122	149	178	207	237	267	300	333	367	402	604	656	710	764
41	47	72	98	124	152	181	211	240	272	305	338	373	409	615	666	720	774
42	48	74	100	127	155	184	214	245	277	310	344	380	416	625	677	731	785
43	49	75	102	130	158	188	219	249	282	316	350	387	423	635	687	741	795
44	49	76	103	132	161	192	222	254	287	321	355	393	430	645	697	751	805
45	51	78	106	135	165	195	226	258	292	327	362	400	437	656	708	762	816
46	52	79	108	137	167	198	229	263	297	332	367	405	444	666	718	772	826
47	53	81	110	139	170	202	233	267	301	337	373	411	450	677	729	783	837
48	54	82	112	142	173	205	238	272	306	342	379	417	456	687	739	793	847
49	55	84	113	145	175	209	241	276	311	347	385	423	463	697	749	803	857
50	56	85	116	148	179	212	246	281	316	353	391	429	470	708	759	813	867
51	57	86	118	149	182	215	249	284	320	357	396	435	475	718	769	823	877
52	58	88	120	152	184	219	253	289	325	362	400	440	481	729	779	833	887
53	59	90	122	155	188	222	257	292	329	367	406	445	487	739	789	843	897
54	60	92	124	157	191	226	261	297	334	372	410	451	492	749	799	853	907
55	61	94	127	160	194	229	265	301	337	376	415	455	498	759	809	863	917
56	62	94	129	162	197	232	268	304	341	380	418	459	502	769	822	876	930
57	63	95	130	165	200	235	271	307	344	382	422	463	506	779	832	886	940
58	63	97	132	166	202	238	274	310	347	386	426	466	510	789	843	897	951
59	64	98	134	169	205	241	277	313	351	390	429	470	514	799	853	907	961
60	65	100	136	172	208	244	280	317	355	393	433	473	517	809	863	917	971

TABLE OF LOAN

20-Year Endowment Policies of \$1,000 each.

AT END OF

[illegible]

TABLE OF LOAN VALUES.

Loans for 10-Year Indemnity and Investment Bond for \$1,000,
either 10 or 20-Year Settlement.

Age at Issue.	AT END OF							
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
15								
16								
17								
18								
19								
20								
21	559	580	\$108	\$127	\$151	\$176	\$204	\$232
22	60	62	105	129	154	180	208	237
23	63	64	106	132	158	184	213	242
24	66	68	110	136	161	188	218	246
25	64	66	112	138	165	193	223	253
26								
27	66	90	115	141	169	198	228	260
28	67	92	118	144	173	202	233	265
29	69	94	120	146	177	207	239	272
30	71	96	124	152	181	212	244	276
31	72	99	126	156	185	217	250	284
32								
33								
34								
35	74	101	129	159	190	222	258	292
36	76	104	132	163	195	228	263	298
37	78	106	136	167	200	233	268	305
38	80	108	139	171	204	239	275	313
39	81	112	143	175	209	244	282	320
40								
41	84	114	146	180	214	251	288	328
42	86	117	149	184	220	256	296	336
43	88	120	153	188	224	263	303	344
44	90	123	156	192	230	269	310	352
45	92	126	160	197	236	276	317	361
46								
47								
48								
49								
50	94	128	164	202	241	282	325	370
51	96	132	168	207	247	289	333	379
52	99	135	172	212	253	296	341	388
53	101	138	176	217	259	303	349	397
54	104	141	181	223	265	310	357	407
55								
56								
57								
58								
59								
60	106	144	185	227	271	317	365	416
61	108	146	189	232	277	324	374	425
62	111	152	193	237	284	332	382	435
63	114	155	196	243	290	339	391	445
64	116	159	202	248	296	346	400	455
65								
66								
67								
68								
69								
70	119	161	206	253	302	354	408	465
71	121	164	211	259	308	361	416	475
72	124	168	215	264	315	368	425	485
73	126	172	219	268	321	376	434	495
74	128	175	223	274	327	383	442	505
75								
76								
77								
78								
79								
80	131	178	227	279	333	390	451	516

TABLE OF LOAN VALUES.

Loans for 15-Year Indemnity and Investment Bond for \$1,000.

AT END OF														
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
30	303	308	314	320	327	334	341	348	355	362	369	376	383	390
40	55	70	85	100	116	132	147	177	203	219	243	268	293	318
41	56	72	88	104	120	136	152	182	208	224	248	273	298	323
42	57	73	89	105	121	137	153	183	209	225	249	274	299	324
43	58	74	90	106	122	138	154	184	210	226	250	275	300	325
44	59	75	91	107	123	139	155	185	211	227	251	276	301	326
45	60	76	92	108	124	140	156	186	212	228	252	277	302	327
46	61	77	93	109	125	141	157	187	213	229	253	278	303	328
47	62	78	94	110	126	142	158	188	214	230	254	279	304	329
48	63	79	95	111	127	143	159	189	215	231	255	280	305	330
49	64	80	96	112	128	144	160	190	216	232	256	281	306	331
50	65	81	97	113	129	145	161	191	217	233	257	282	307	332
51	66	82	98	114	130	146	162	192	218	234	258	283	308	333
52	67	83	99	115	131	147	163	193	219	235	259	284	309	334
53	68	84	100	116	132	148	164	194	220	236	260	285	310	335
54	69	85	101	117	133	149	165	195	221	237	261	286	311	336
55	70	86	102	118	134	150	166	196	222	238	262	287	312	337
56	71	87	103	119	135	151	167	197	223	239	263	288	313	338
57	72	88	104	120	136	152	168	198	224	240	264	289	314	339
58	73	89	105	121	137	153	169	199	225	241	265	290	315	340
59	74	90	106	122	138	154	170	200	226	242	266	291	316	341
60	75	91	107	123	139	155	171	201	227	243	267	292	317	342
61	76	92	108	124	140	156	172	202	228	244	268	293	318	343
62	77	93	109	125	141	157	173	203	229	245	269	294	319	344
63	78	94	110	126	142	158	174	204	230	246	270	295	320	345
64	79	95	111	127	143	159	175	205	231	247	271	296	321	346
65	80	96	112	128	144	160	176	206	232	248	272	297	322	347
66	81	97	113	129	145	161	177	207	233	249	273	298	323	348
67	82	98	114	130	146	162	178	208	234	250	274	299	324	349
68	83	99	115	131	147	163	179	209	235	251	275	300	325	350
69	84	100	116	132	148	164	180	210	236	252	276	301	326	351
70	85	101	117	133	149	165	181	211	237	253	277	302	327	352
71	86	102	118	134	150	166	182	212	238	254	278	303	328	353
72	87	103	119	135	151	167	183	213	239	255	279	304	329	354
73	88	104	120	136	152	168	184	214	240	256	280	305	330	355
74	89	105	121	137	153	169	185	215	241	257	281	306	331	356
75	90	106	122	138	154	170	186	216	242	258	282	307	332	357
76	91	107	123	139	155	171	187	217	243	259	283	308	333	358
77	92	108	124	140	156	172	188	218	244	260	284	309	334	359
78	93	109	125	141	157	173	189	219	245	261	285	310	335	360
79	94	110	126	142	158	174	190	220	246	262	286	311	336	361
80	95	111	127	143	159	175	191	221	247	263	287	312	337	362
81	96	112	128	144	160	176	192	222	248	264	288	313	338	363
82	97	113	129	145	161	177	193	223	249	265	289	314	339	364
83	98	114	130	146	162	178	194	224	250	266	290	315	340	365
84	99	115	131	147	163	179	195	225	251	267	291	316	341	366
85	100	116	132	148	164	180	196	226	252	268	292	317	342	367
86	101	117	133	149	165	181	197	227	253	269	293	318	343	368
87	102	118	134	150	166	182	198	228	254	270	294	319	344	369
88	103	119	135	151	167	183	199	229	255	271	295	320	345	370
89	104	120	136	152	168	184	200	230	256	272	296	321	346	371
90	105	121	137	153	169	185	201	231	257	273	297	322	347	372
91	106	122	138	154	170	186	202	232	258	274	298	323	348	373
92	107	123	139	155	171	187	203	233	259	275	299	324	349	374
93	108	124	140	156	172	188	204	234	260	276	300	325	350	375
94	109	125	141	157	173	189	205	235	261	277	301	326	351	376
95	110	126	142	158	174	190	206	236	262	278	302	327	352	377
96	111	127	143	159	175	191	207	237	263	279	303	328	353	378
97	112	128	144	160	176	192	208	238	264	280	304	329	354	379
98	113	129	145	161	177	193	209	239	265	281	305	330	355	380
99	114	130	146	162	178	194	210	240	266	282	306	331	356	381
100	115	131	147	163	179	195	211	241	267	283	307	332	357	382

TABLE OF LOAN VALUES.

TABLE OF LOAN VALUES.

Loans for 20-Year Indemnity or Investment Bond for \$1,000, with or without Return Premiums.

Age at Issue.	AT END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.		
15 to 20	29	40	\$51	\$68	\$75	\$88	\$101	\$116	\$130	\$145	\$160	\$177	\$194	\$212	\$231	\$250	\$270	\$291	\$312	
21	30	41	53	65	77	90	104	118	133	148	164	182	199	217	236	256	277	298	319	
22	31	42	54	67	79	93	107	121	136	152	168	186	204	223	242	262	284	305	326	
23	32	43	55	68	81	95	110	124	140	156	173	191	209	228	248	268	291	312	333	
24	33	44	57	70	84	98	113	128	144	160	178	194	214	234	254	276	298	320	341	
25	34	46	59	72	85	100	115	131	147	164	182	200	220	240	261	282	305	326	347	
26	34	47	60	74	88	103	118	134	151	168	187	206	225	245	267	289	312	333	354	
27	35	48	62	76	90	106	121	138	155	172	192	211	231	252	274	296	320	341	362	
28	36	50	63	78	92	108	124	141	159	177	196	216	236	258	280	304	328	349	370	
29	37	51	65	80	95	111	128	145	163	182	201	222	242	264	287	311	336	357	378	
30	38	52	67	82	97	114	131	149	167	186	206	227	249	271	294	319	344	365	386	
31	39	54	69	84	100	117	135	152	172	191	212	232	255	278	302	326	352	373	394	
32	41	55	71	87	103	120	138	156	176	196	216	239	261	284	309	334	360	381	402	
33	42	57	73	89	106	124	141	160	180	201	222	244	268	291	316	342	369	389	410	
34	43	58	74	91	109	127	145	164	185	206	228	251	274	298	324	350	378	398	419	
35	44	60	76	94	112	130	149	169	190	211	233	256	281	306	332	359	387	407	428	
36	45	62	77	96	114	133	152	173	196	216	239	263	287	312	339	367	396	416	437	
37	46	63	81	99	117	136	156	177	200	221	244	269	294	320	347	375	404	424	445	
38	48	65	83	101	120	140	160	182	204	227	251	276	301	328	355	384	414	434	455	
39	49	67	85	104	124	144	164	186	209	232	256	282	308	335	363	392	423	443	464	
40	50	68	87	107	127	147	168	191	214	238	263	288	315	343	371	401	432	452	473	
41	52	70	89	109	130	151	172	196	219	242	269	295	321	351	379	410	441	461	482	
42	53	72	92	112	133	156	177	200	222	248	275	301	328	358	387	419	451	471	492	
43	54	74	94	115	136	158	181	204	229	254	280	308	336	365	396	427	460	480	501	
44	56	76	96	117	139	162	185	209	234	260	287	316	343	373	404	436	470	490	511	
45	57	78	99	120	143	165	189	214	239	265	293	321	349	380	412	445	479	500	521	
46	59	79	101	123	146	169	193	219	244	271	298	327	356	386	420	453	488	508	529	
47	60	81	102	126	149	173	198	223	249	276	304	334	364	395	427	462	497	517	538	
48	61	83	105	129	153	176	202	228	254	282	311	340	370	402	435	470	506	526	547	
49	63	85	108	132	156	180	206	232	260	287	316	346	376	409	443	478	516	536	557	
50	64	87	111	135	159	184	210	236	264	293	322	352	384	416	450	486	525	545	566	
51	66	89	113	137	162	188	214	241	269	298	328	358	390	423	458	494	533	553	574	
52	67	91	116	140	166	192	218	246	274	303	333	364	396	430	465	502	542	562	583	
53	69	93	118	143	169	196	222	250	279	308	338	369	402	436	472	509	550	570	591	
54	71	95	120	146	172	199	226	254	283	312	344	375	408	442	478	516	558	578	599	
55	72	97	123	149	176	203	230	259	288	318	348	380	413	448	484	524	566	586	607	

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Ordinary Life Accumulation Surplus Policies of \$1,000 each.

AT THE END OF																			
AGE AT ISSUE.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.			
1	\$23	\$29	\$36	\$43	\$51	\$59	\$67	\$76	\$86	\$97	\$108	\$120	\$134	\$148	\$163	\$180			
2	24	30	37	45	53	61	70	79	90	99	111	124	138	153	169	186			
3	26	32	39	46	54	63	72	82	92	103	115	128	143	159	175	192			
4	27	33	40	48	56	65	75	85	96	107	119	133	148	164	181	199			
5	27	35	43	51	59	69	79	89	100	112	124	137	153	170	188	206			
6	28	36	44	53	62	71	81	92	103	116	128	142	158	175	194	213			
7	29	37	45	54	63	73	83	95	107	119	133	146	163	181	200	220			
8	30	38	46	55	65	75	86	98	110	123	137	152	169	188	207	226			
9	31	39	48	57	67	78	90	101	114	127	142	157	175	194	213	234			
10	33	42	51	61	71	81	93	106	119	134	149	164	180	200	220	242			
11	35	43	53	63	73	84	97	110	124	138	154	170	187	207	227	249			
12	36	45	54	64	76	88	100	114	128	144	159	176	193	213	234	257			
13	36	46	56	67	79	91	104	118	133	149	165	181	199	220	243	266			
14	38	47	58	70	81	94	108	123	138	153	171	188	206	227	250	274			
15	40	50	62	73	86	99	114	128	144	161	178	196	215	234	258	283			
16	41	52	63	76	90	103	117	133	149	166	184	203	222	243	267	292			
17	43	54	66	79	92	107	122	137	154	171	190	209	229	251	275	301			
18	45	56	69	82	96	111	126	143	160	178	197	216	237	259	284	310			
19	47	59	72	85	99	115	131	147	165	184	203	224	244	267	292	319			
20	50	63	76	90	105	120	137	154	173	192	212	234	255	278	301	329			
21	52	64	79	93	108	125	142	160	179	198	219	241	263	287	310	339			
22	54	67	81	96	112	129	146	165	185	205	226	248	271	295	319	348			
23	55	69	84	99	116	133	152	171	190	212	234	256	279	304	328	357			
24	57	72	87	103	119	137	156	176	197	218	241	263	288	312	337	367			
25	60	75	90	108	126	144	163	184	205	227	251	274	298	324	350	376			
26	62	78	94	111	129	149	169	189	212	234	258	282	306	332	358	385			
27	64	81	97	115	134	153	174	196	218	242	265	289	315	341	368	395			
28	67	83	100	119	138	159	180	202	225	248	272	297	323	350	377	405			
29	69	86	104	123	143	164	186	208	232	255	280	306	332	359	386	414			
30	73	90	108	127	148	170	191	215	238	262	288	314	340	368	396	425			
31	76	92	112	132	153	174	198	221	244	270	295	322	349	377	406	436			
32	78	96	116	136	157	180	203	226	251	277	303	330	358	387	416	446			
33	81	99	119	140	162	185	208	233	258	284	310	338	367	396	426	456			
34	83	102	123	144	167	189	214	239	264	291	318	347	377	405	435	465			
35	88	107	128	151	173	198	219	244	271	298	327	356	386	414	444	473			
36	90	110	132	154	178	202	225	252	279	306	335	365	394	423	451	481			
37	93	113	135	159	183	207	231	258	286	315	343	373	402	431	459	488			
38	96	117	139	162	188	214	237	265	294	323	351	380	409	438	467	496			
39	99	119	143	167	192	219	244	272	301	330	359	387	415	444	474	504			
40	102	124	146	171	198	225	251	279	308	336	365	394	423	451	481	511			
41	105	127	151	177	204	232	257	286	315	342	371	400	429	459	488	518			
42	108	131	155	182	210	238	263	292	320	348	377	405	435	465	495	523			
43	111	135	160	188	216	244	269	297	325	354	383	413	442	472	501	529			
44	115	140	165	193	221	250	274	302	331	360	389	419	448	477	505	532			
45	120	146	172	201	229	257	282	307	336	365	395	424	453	481	508	535			

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Accumulative Surplus
Policies of \$1,000 Each.

AT THE END OF																			
Age at Issue	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.			
21	54	56	58	60	61	62	64	66	68	70	72	74	76	78	80	82			
22	55	57	59	61	63	65	67	69	71	73	75	77	79	81	83	85			
23	57	60	62	64	66	68	70	72	74	76	78	80	82	84	86	88			
24	58	62	64	66	68	70	72	74	76	78	80	82	84	86	88	90			
25	60	64	66	68	70	72	74	76	78	80	82	84	86	88	90	92			
26	61	65	67	69	71	73	75	77	79	81	83	85	87	89	91	93			
27	62	66	68	70	72	74	76	78	80	82	84	86	88	90	92	94			
28	63	67	69	71	73	75	77	79	81	83	85	87	89	91	93	95			
29	64	68	70	72	74	76	78	80	82	84	86	88	90	92	94	96			
30	66	70	72	74	76	78	80	82	84	86	88	90	92	94	96	98			
31	67	71	73	75	77	79	81	83	85	87	89	91	93	95	97	99			
32	69	73	75	77	79	81	83	85	87	89	91	93	95	97	99	101			
33	70	74	76	78	80	82	84	86	88	90	92	94	96	98	100	102			
34	72	76	78	80	82	84	86	88	90	92	94	96	98	100	102	104			
35	73	77	79	81	83	85	87	89	91	93	95	97	99	101	103	105			
36	74	78	80	82	84	86	88	90	92	94	96	98	100	102	104	106			
37	76	80	82	84	86	88	90	92	94	96	98	100	102	104	106	108			
38	78	82	84	86	88	90	92	94	96	98	100	102	104	106	108	110			
39	81	85	87	89	91	93	95	97	99	101	103	105	107	109	111	113			
40	82	86	88	90	92	94	96	98	100	102	104	106	108	110	112	114			
41	84	88	90	92	94	96	98	100	102	104	106	108	110	112	114	116			
42	86	90	92	94	96	98	100	102	104	106	108	110	112	114	116	118			
43	88	92	94	96	98	100	102	104	106	108	110	112	114	116	118	120			
44	90	94	96	98	100	102	104	106	108	110	112	114	116	118	120	122			
45	91	95	97	99	101	103	105	107	109	111	113	115	117	119	121	123			
46	92	96	98	100	102	104	106	108	110	112	114	116	118	120	122	124			
47	94	98	100	102	104	106	108	110	112	114	116	118	120	122	124	126			
48	97	101	103	105	107	109	111	113	115	117	119	121	123	125	127	129			
49	99	103	105	107	109	111	113	115	117	119	121	123	125	127	129	131			
50	100	104	106	108	110	112	114	116	118	120	122	124	126	128	130	132			
51	102	106	108	110	112	114	116	118	120	122	124	126	128	130	132	134			
52	105	109	111	113	115	117	119	121	123	125	127	129	131	133	135	137			
53	107	111	113	115	117	119	121	123	125	127	129	131	133	135	137	139			
54	108	112	114	116	118	120	122	124	126	128	130	132	134	136	138	140			
55	110	114	116	118	120	122	124	126	128	130	132	134	136	138	140	142			

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Ordinary Life Policies of \$1,000 each.

Age at Issue.	AT THE END OF															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$11	\$17	\$24	\$31	\$38	\$46	\$53	\$61	\$70	\$78	\$87	\$97	\$107	\$165	\$224	\$284
21	11	18	25	32	40	48	55	64	73	82	91	102	112	172	233	293
22	12	19	26	34	42	50	58	67	76	86	96	107	118	179	242	302
23	13	20	27	36	44	52	61	70	79	89	100	112	123	186	251	311
24	14	21	29	38	46	55	64	73	83	94	106	117	129	193	260	320
25	15	23	31	40	49	58	67	77	87	98	110	123	136	201	269	329
26	16	24	33	42	51	61	70	81	91	103	115	129	141	209	278	337
27	17	25	35	44	53	64	73	85	96	108	121	135	148	217	287	346
28	18	27	37	46	56	67	77	89	101	113	127	141	155	225	297	354
29	19	29	39	48	59	70	81	93	106	119	133	147	162	233	307	363
30	21	31	41	51	62	73	85	97	111	125	139	154	169	242	317	374
31	22	32	43	53	65	76	89	102	116	131	146	161	176	251	327	384
32	23	34	45	56	68	80	93	107	122	137	152	168	184	260	337	394
33	24	36	47	59	71	84	98	112	128	143	160	176	192	269	347	404
34	26	38	50	62	75	88	103	118	134	150	167	184	200	278	358	416
35	28	40	53	65	79	92	108	124	140	157	174	192	208	287	369	431
36	29	42	55	68	83	97	113	130	147	164	181	199	215	296	379	440
37	31	44	58	71	87	102	119	136	154	171	188	206	223	305	390	451
38	33	46	61	75	91	107	125	142	161	179	196	214	231	315	401	463
39	35	49	64	79	95	112	131	149	168	187	204	222	239	325	412	475
40	37	52	67	83	100	118	137	156	175	195	213	230	247	335	423	487
41	39	55	70	87	105	124	143	163	182	202	219	237	255	344	433	497
42	41	58	73	91	110	130	149	170	189	209	226	245	263	353	443	507
43	43	61	77	96	115	136	156	177	196	216	238	253	271	368	463	527
44	46	64	81	101	121	142	163	186	203	223	241	261	279	373	468	532
45	49	67	85	106	127	149	170	193	211	230	249	269	288	383	474	539
46	51	70	89	111	132	155	176	199	218	237	256	277	296	392	483	548
47	53	73	93	116	138	161	183	205	225	244	264	285	304	401	492	557
48	55	76	97	121	144	167	190	211	232	251	272	293	312	410	502	564
49	58	79	102	126	150	174	197	218	239	259	280	301	321	420	512	574
50	61	83	107	132	156	181	204	225	246	267	288	309	330	430	522	584
51	64	87	111	137	162	187	210	231	253	274	295	317	338	439	531	593
52	67	91	116	142	168	193	216	238	260	281	303	325	346	448	540	602
53	70	95	121	148	174	199	222	245	267	289	311	333	354	457	549	611
54	73	99	126	154	181	205	229	252	274	297	319	341	363	466	558	620
55	76	103	131	160	188	212	236	259	282	305	327	350	372	475	567	629
56	79	107	136	165	194	218	242	265	289	312	334	357	379	483	575	637
57	82	111	141	171	200	224	248	271	296	319	341	364	387	491	583	645
58	85	115	146	177	206	230	254	278	303	326	349	372	395	499	591	653
59	88	119	151	183	211	236	260	285	310	333	357	380	403	508	599	661
60	91	124	157	189	216	242	267	292	317	341	365	388	411	517	608	670
61	94	128	163	194	222	248	273	298	323	348	372	395	418	525	616	678
62	97	132	167	199	227	254	279	304	329	355	379	402	425	534	625	687
63	101	136	172	204	232	260	285	310	336	362	386	409	432	543	634	696
64	105	141	177	209	237	265	291	317	343	369	393	417	440	552	643	705
65	109	146	182	213	242	270	297	324	350	376	401	425	448	561	652	714

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
 20 Premium Life Policies of \$1,000 Each.

AT THE END OF															
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
40	\$40	\$55	\$70	\$85	\$108	\$120	\$136	\$153	\$171	\$189	\$208	\$228	\$249	\$351	\$448
41	41	56	71	87	105	123	139	156	175	193	213	233	255	359	454
42	42	57	72	89	108	126	142	160	179	198	218	239	261	367	464
43	43	58	74	91	111	129	146	164	183	203	223	245	267	376	474
44	44	59	76	93	114	132	149	168	187	208	228	251	273	385	485
45	45	61	78	96	117	135	153	172	192	213	234	257	280	395	496
46	46	62	80	98	120	138	157	176	197	218	240	263	287	404	506
47	47	63	82	101	123	141	161	180	202	223	246	269	294	414	517
48	48	65	84	104	126	144	165	184	207	228	252	276	301	423	528
49	49	67	86	107	129	148	169	189	212	234	258	283	309	433	539
50	51	69	88	110	132	152	173	194	217	240	265	290	317	443	550
51	52	71	90	113	135	156	177	199	222	246	271	297	324	454	561
52	53	73	92	116	139	160	182	204	228	252	278	304	332	464	572
53	54	75	95	119	143	164	187	209	234	258	285	311	340	474	583
54	56	77	98	122	147	168	192	215	240	265	292	319	348	485	594
55	58	79	101	125	151	173	197	221	246	272	299	327	356	496	604
56	59	81	104	128	155	177	202	226	252	278	306	334	364	506	615
57	60	83	107	131	159	182	207	231	258	284	313	341	372	517	626
58	62	85	110	135	163	187	212	237	264	291	320	349	380	528	636
59	64	87	113	139	167	192	217	243	270	298	327	357	388	539	646
60	66	89	116	143	172	197	223	249	277	305	335	365	397	550	656
61	68	91	119	147	176	201	228	255	283	312	342	373	406	561	666
62	70	94	122	151	180	205	233	261	289	319	349	381	414	572	676
63	72	97	125	155	184	210	238	267	295	326	356	389	422	583	686
64	74	100	128	159	188	215	243	272	301	332	363	396	430	594	696
65	76	103	132	163	192	220	248	277	307	338	370	403	438	604	704
66	77	105	135	166	196	224	252	282	312	344	376	410	446	615	713
67	79	108	138	170	200	228	257	287	317	350	383	417	454	626	721
68	81	111	141	174	204	232	262	292	323	356	389	424	461	636	730
69	83	114	145	178	208	236	267	297	329	362	396	431	468	646	738
70	85	117	149	182	212	241	271	303	335	368	402	438	475	656	746
71	87	119	152	185	215	245	276	308	340	374	408	444	482	666	754
72	89	121	155	188	218	249	281	313	345	379	414	450	488	676	762
73	91	124	158	192	222	253	285	318	350	384	419	456	494	685	769
74	93	127	161	196	226	257	289	322	355	389	425	462	500	695	777
75	95	130	165	200	230	262	293	326	359	394	430	467	506	704	784
76	97	132	168	203	234	266	297	330	363	398	434	472	511	713	794
77	99	134	171	206	238	270	301	334	367	402	438	476	516	721	804
78	101	137	174	209	241	273	305	338	371	406	442	480	521	730	814
79	103	140	177	212	244	276	308	342	375	410	446	484	525	738	824
80	106	143	180	215	247	279	311	345	378	413	450	488	529	746	834

TABLE OF LOAN VALUES.

Showing Amount of Loans which the Company will make on
20-Year Endowment Policies of \$1,000 each.

Age at Issue.		AT THE END OF																		
		3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	
20	\$102	\$141	\$181	\$222	\$264	\$304	\$348	\$392	\$438	\$487	\$538	\$591	\$647	\$705	\$765	\$827	\$891	\$957	\$1025	
21	102	141	181	222	264	304	347	391	437	486	537	590	646	704	764	827	892	959	1027	
22	102	141	181	222	264	304	347	391	437	486	537	590	646	704	764	827	892	959	1027	
23	102	141	181	222	264	304	347	391	437	486	537	590	646	704	764	827	892	959	1027	
24	102	141	181	222	264	304	347	391	437	486	537	590	646	704	764	827	892	959	1027	
25	102	141	181	222	264	304	346	390	436	485	536	589	645	703	763	826	891	958	1026	
26	102	141	181	222	264	304	346	390	436	485	536	589	645	703	763	826	891	958	1026	
27	102	141	181	222	264	304	346	390	436	485	536	589	645	703	763	826	891	958	1026	
28	102	141	181	222	264	304	346	390	436	485	536	589	645	703	763	826	891	958	1026	
29	102	141	181	222	264	304	346	390	436	485	536	589	645	703	763	826	891	958	1026	
30	102	141	181	222	264	304	346	390	436	485	536	589	645	703	763	826	891	958	1026	
31	102	141	181	222	264	304	346	390	436	484	535	588	644	702	762	825	890	957	1025	
32	102	141	181	222	264	304	346	390	436	484	535	588	644	702	762	825	890	957	1025	
33	102	141	181	222	264	304	346	390	436	484	535	588	644	702	762	825	890	957	1025	
34	102	141	181	222	264	304	346	390	436	484	535	588	644	702	762	825	890	957	1025	
35	102	141	181	222	264	304	346	390	436	484	535	588	644	702	762	825	890	957	1025	
36	102	141	181	222	264	304	346	390	436	483	534	587	643	701	761	824	889	956	1024	
37	102	141	181	222	264	304	346	390	436	483	534	587	643	701	761	824	889	956	1024	
38	102	141	181	222	264	304	346	390	436	483	534	587	643	701	761	824	889	956	1024	
39	102	141	181	222	264	304	346	390	436	483	534	587	643	701	761	824	889	956	1024	
40	103	142	182	223	265	304	346	390	436	483	534	587	643	701	761	824	889	956	1024	
41	103	142	182	223	265	304	346	389	435	482	532	586	642	700	760	823	888	955	1023	
42	103	142	182	223	265	304	346	389	435	482	532	586	642	700	760	823	888	955	1023	
43	104	142	183	224	265	304	346	389	434	481	531	585	641	699	759	822	887	954	1022	
44	104	142	183	224	265	304	346	389	434	481	531	585	641	699	759	822	887	954	1022	
45	105	143	184	225	265	304	346	389	433	480	530	584	637	697	757	820	885	953	1021	
46	105	143	184	225	265	304	345	388	432	479	529	583	636	696	756	819	884	952	1020	
47	105	144	184	225	265	304	345	388	431	478	528	582	635	695	755	818	883	951	1019	
48	106	144	185	226	265	304	344	387	431	478	527	581	634	694	754	817	882	950	1018	
49	106	145	185	226	265	304	344	387	430	477	526	580	633	693	753	816	881	949	1017	
50	107	146	186	227	265	304	344	386	430	476	524	579	631	692	752	815	880	948	1016	
51	107	146	186	227	265	304	343	385	429	475	523	577	630	691	751	814	879	947	1015	
52	107	146	186	227	265	304	343	385	428	475	522	576	629	690	750	813	878	946	1014	
53	108	147	187	228	265	304	343	384	427	475	521	575	628	689	749	812	877	945	1013	
54	108	147	187	228	265	304	343	383	426	472	519	574	627	688	748	811	876	944	1012	
55	109	148	188	229	266	304	343	383	425	470	517	573	626	687	747	810	875	943	1011	
56	109	149	189	229	266	304	342	382	424	468	515	572	625	686	746	809	874	942	1010	
57	110	150	190	230	266	304	342	382	423	468	514	571	624	685	745	808	873	941	1009	
58	111	151	191	231	267	304	341	381	422	464	511	569	623	684	744	807	872	940	1008	
59	112	152	192	232	267	304	341	380	421	462	509	567	622	683	743	806	871	939	1007	
60	113	153	193	233	268	304	341	379	419	461	508	566	621	682	742	805	870	938	1006	

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Ordinary Life Policies of \$1,000 each.

AT END OF

5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	25 Years.	30 Years.
\$15	\$21	\$26	\$32	\$38	\$44	\$50	\$57	\$63	\$70	\$78	\$85	\$93	\$101	\$110	\$118	\$167	\$222
16	22	28	33	40	46	53	59	66	74	81	89	97	106	115	124	174	231
17	23	29	35	42	48	55	62	70	77	85	93	102	111	120	129	181	239
18	24	31	37	44	51	58	65	73	81	89	98	106	116	125	135	189	248
20	26	32	39	46	53	61	68	76	85	93	102	111	121	131	141	197	258
21	27	34	41	48	56	64	72	80	88	98	107	117	127	137	148	205	267
22	29	36	43	51	59	67	75	84	93	102	112	122	132	143	154	213	276
23	31	38	45	53	62	70	79	88	97	107	117	128	139	150	161	221	286
25	32	40	48	56	65	73	83	92	102	112	123	134	145	156	168	229	295
26	34	42	50	59	68	77	87	97	107	118	129	140	151	163	175	238	305
28	36	44	53	62	71	81	91	101	112	123	134	146	158	170	182	247	315
29	38	47	56	65	75	85	95	106	117	129	141	152	165	177	190	256	325
31	40	49	59	68	79	89	100	111	123	135	147	159	172	184	197	265	335
33	42	52	62	72	83	94	105	117	129	141	153	166	179	192	205	274	346
35	45	55	65	76	87	98	110	122	134	147	160	173	186	199	213	283	356
37	47	58	68	80	91	103	115	128	140	153	166	180	193	207	221	293	366
39	50	61	72	84	96	108	121	133	146	160	173	187	201	215	229	302	377
41	53	64	76	88	101	113	126	139	153	166	180	194	209	223	237	312	388
44	56	68	80	92	105	118	132	145	159	173	187	202	216	231	246	321	399
47	59	71	84	97	110	123	137	151	165	180	194	209	224	239	254	331	409
49	62	75	88	101	115	129	143	157	172	187	201	217	232	247	263	340	420
52	65	78	92	106	120	134	149	163	178	193	209	224	240	256	271	351	430
54	68	82	96	110	125	139	154	170	186	200	216	232	248	264	280	361	441
57	71	85	100	115	130	145	160	176	191	207	223	240	256	272	288	371	451
60	74	89	104	119	135	150	166	182	198	214	231	247	264	280	297	381	461
62	77	93	108	124	140	156	172	188	205	222	238	255	272	289	305	391	471
65	80	96	112	128	145	161	178	195	212	229	246	263	280	297	313	401	480
68	84	100	116	133	150	167	184	201	219	236	253	271	288	306	324	410	488
70	87	104	121	138	155	173	190	208	226	243	261	279	297	315	333	420	497
73	90	108	125	143	161	179	197	215	233	251	269	287	306	324	342	429	506
76	94	112	130	148	166	185	203	221	240	258	277	296	315	333	351	439	514
79	97	116	134	153	172	191	209	228	247	265	286	305	324	342	361	447	522
82	101	120	139	158	178	197	216	235	255	275	294	313	332	351	370	456	530
85	105	124	144	164	183	203	222	243	263	283	302	322	341	360	379	464	539
89	109	129	149	169	189	209	230	250	271	291	311	330	350	369	387	472	547
92	113	133	154	174	195	216	237	258	279	299	319	339	358	377	396	480	556
95	117	138	159	180	202	223	244	265	286	307	327	347	367	386	404	488	565
99	121	142	164	186	208	230	252	273	294	315	335	355	375	394	412	496	574
102	125	147	170	192	215	237	259	280	302	323	343	364	383	401	419	504	583
106	129	152	175	198	221	244	266	288	309	330	351	371	390	409	427	512	593
109	133	157	181	204	227	250	273	295	317	338	358	378	397	416	434	521	603
113	138	162	186	210	234	257	280	302	324	345	365	385	404	423	442	529	613
117	143	167	192	216	240	264	287	309	331	352	372	392	411	430	449	539	624
121	147	172	197	222	246	270	293	315	337	358	379	399	418	438	457	548	634
126	152	177	203	228	252	277	299	322	344	365	386	406	426	446	464	559	644
130	156	182	208	234	259	282	305	328	350	371	392	413	433	453	473	569	652

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Policies for \$1,000 Each.

Age at Issue.	AT END OF													
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
20	\$39	\$50	\$61	\$73	\$86	\$99	\$112	\$126	\$141	\$157	\$173	\$207	\$305	\$396
21	40	52	63	75	88	101	115	130	145	161	178	214	313	403
22	42	53	65	78	91	104	118	133	149	165	183	221	322	412
23	43	55	67	80	93	107	122	137	153	170	187	229	330	420
24	44	56	69	82	96	110	125	141	157	175	193	237	339	428
25	46	58	71	85	99	113	129	145	162	179	198	305	348	436
26	47	60	73	87	101	117	132	149	166	184	203	313	357	443
27	49	62	75	90	104	120	136	153	171	190	209	322	366	451
28	50	64	78	92	107	123	140	158	176	195	215	330	376	459
29	52	66	80	95	111	127	144	162	181	201	221	339	385	467
30	54	68	82	98	114	131	148	167	186	207	228	348	395	475
31	55	70	85	101	117	135	153	172	192	212	234	357	405	483
32	57	72	88	104	121	139	158	177	197	219	241	366	415	491
33	59	74	90	107	125	143	162	182	203	225	247	376	425	499
34	61	77	93	111	129	148	167	188	209	231	254	385	435	507
35	63	79	96	114	133	152	172	193	215	238	261	395	445	515
36	65	82	100	118	137	157	177	199	221	244	268	405	455	523
37	68	85	103	122	141	162	183	204	227	251	275	415	465	531
38	70	88	106	126	146	166	188	210	233	257	282	425	475	539
39	73	91	110	130	150	171	193	216	239	264	289	435	485	547
40	75	94	113	133	154	176	196	221	245	270	296	445	496	555
41	78	97	117	137	158	180	203	227	251	277	303	455	507	563
42	80	100	120	141	163	185	208	232	257	283	310	465	517	571
43	83	103	123	145	167	190	213	238	263	290	317	475	528	579
44	85	105	127	148	171	194	218	244	269	296	324	485	539	587
45	87	108	130	152	175	199	223	249	275	303	331	496	549	595
46	90	111	133	156	179	203	228	254	281	309	338	507	560	603
47	92	114	136	159	183	208	233	260	287	315	345	517	570	611
48	94	116	139	163	187	212	238	265	293	321	351	528	580	619
49	96	119	143	167	191	217	243	270	298	327	358	539	590	627
50	99	122	146	170	195	221	248	275	304	333	364	549	600	635
51	101	125	149	174	199	226	253	280	309	339	371	560	608	643
52	104	128	152	177	203	230	257	285	315	346	378	570	617	651
53	106	130	155	181	207	234	262	290	320	352	384	580	625	659
54	108	133	158	185	211	238	266	296	326	358	391	590	635	667
55	111	136	162	188	215	242	271	301	332	363	397	600	641	675
56	113	139	165	192	219	247	276	306	337	369	402	608	649	683
57	116	142	168	195	223	252	281	311	342	374	408	617	657	691
58	118	144	171	199	227	256	285	315	346	379	413	625	664	699
59	120	146	174	202	230	259	289	320	351	383	417	633	671	707
60	123	150	178	207	235	264	294	324	355	388	422	641	679	714
61	126	154	182	209	239	268	297	328	359	391	425	649	686	722
62	129	157	185	214	243	272	301	331	363	394	428	657	693	730
63	132	160	189	217	246	275	305	335	365	397	430	664	700	738
64	135	163	192	221	250	279	308	338	368	400	433	671	707	746
65	138	166	195	224	253	282	311	340	370	401	435	679	714	754

TABLE OF LOAN VALUES

Showing the Amount of Loans which the Company will make on
20-Year Endowment Policies of \$1,000 each.

Age at Issue.	AT END OF														
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	\$123	\$154	\$186	\$219	\$255	\$292	\$331	\$372	\$416	\$461	\$509	\$560	\$613	\$669	\$729
21	123	154	186	219	255	292	331	372	415	461	509	560	613	669	729
22	123	154	186	219	254	292	331	372	415	461	509	559	613	669	729
23	123	154	185	219	254	292	331	372	415	461	509	559	613	669	729
24	123	153	185	219	254	291	330	372	415	460	508	559	613	669	729
25	123	153	185	219	254	291	330	371	415	460	508	559	612	669	729
26	123	153	185	219	254	291	330	371	414	460	508	559	612	669	728
27	123	153	185	219	254	291	330	371	414	460	508	559	612	669	728
28	123	153	185	218	254	291	330	371	414	460	508	558	612	668	728
29	123	153	185	218	254	291	330	371	414	460	508	558	612	668	728
30	123	153	185	218	253	290	329	371	414	459	507	558	612	668	728
31	123	153	185	218	253	290	329	370	414	459	507	558	611	668	728
32	123	153	185	218	253	290	329	370	414	459	507	558	611	668	728
33	123	153	185	218	253	291	329	370	414	459	507	558	611	668	728
34	123	153	185	218	254	291	330	371	414	459	507	557	611	667	728
35	123	153	185	219	254	291	330	371	414	459	507	557	610	667	727
36	123	153	185	219	254	291	330	371	413	459	506	557	610	667	727
37	123	154	186	219	254	291	330	371	413	458	506	556	610	667	727
38	124	154	186	220	255	291	330	370	413	458	506	556	609	666	727
39	124	155	186	220	255	291	330	370	413	458	505	556	609	666	726
40	125	155	187	220	255	292	330	370	413	458	505	555	608	665	726
41	125	155	187	220	255	292	330	370	412	457	504	555	608	665	726
42	125	156	187	220	255	291	330	370	412	457	504	554	607	664	726
43	126	156	187	221	255	291	329	369	411	456	503	553	607	664	725
44	126	156	188	221	255	291	329	369	411	455	502	552	606	663	725
45	126	156	188	221	255	291	329	368	410	455	501	551	605	662	724
46	126	156	188	221	255	291	328	368	410	454	501	550	604	661	724
47	126	156	188	220	255	290	328	367	409	453	500	549	603	661	724
48	126	157	188	220	255	290	327	367	408	452	499	548	602	660	724
49	127	157	188	220	254	290	327	366	407	451	497	547	601	660	724
50	127	157	188	221	254	290	327	366	407	450	496	547	601	660	724
51	127	157	188	221	254	290	326	365	406	449	496	546	600	659	724
52	128	158	189	221	254	289	326	364	405	448	495	545	599	659	724
53	128	158	189	221	254	289	325	364	405	448	494	544	598	658	724
54	129	159	189	221	255	289	325	364	404	447	493	543	597	657	724
55	129	159	190	222	255	289	325	364	404	447	493	542	596	656	723

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Ordinary Life Policies of \$1,000 each.

AT END OF																			
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	21 Years.
21	23	32	40	49	58	67	77	87	97	107	118	129	140	152	164	176	188	200	212
22	24	33	42	51	60	70	80	90	100	111	122	134	145	158	170	183	196	208	220
23	25	34	43	53	62	72	83	93	104	115	127	139	151	164	176	190	204	217	230
24	26	35	45	55	65	75	86	97	108	120	132	144	157	170	183	197	211	225	239
25	27	37	47	57	67	78	89	100	112	124	137	149	163	176	190	204	219	233	247
26	28	38	48	59	70	81	92	104	116	129	142	155	169	183	197	212	227	241	255
27	29	40	50	61	73	84	96	108	121	134	147	161	175	190	205	220	235	250	265
28	30	41	52	64	75	87	100	113	126	139	153	167	182	197	213	228	244	259	274
29	32	43	54	66	78	91	104	117	131	145	159	174	189	205	221	236	253	268	283
30	33	44	56	69	81	94	108	122	136	150	166	181	197	212	229	245	261	277	293
31	34	46	59	71	85	98	112	127	141	157	172	188	204	220	237	254	271	288	305
32	36	48	61	74	88	102	117	132	147	163	179	195	212	228	245	262	280	297	315
33	37	50	64	77	92	106	122	137	153	169	186	202	219	236	254	271	289	307	325
34	39	52	66	81	96	111	127	143	159	176	193	210	227	245	263	280	299	317	335
35	40	54	69	84	100	116	132	148	165	182	200	217	235	253	271	290	308	326	344
36	42	57	72	88	104	120	137	154	172	189	207	225	243	262	280	299	315	334	352
37	44	58	75	92	108	125	143	160	178	196	214	233	252	270	289	308	325	344	362
38	46	62	79	96	113	130	148	166	185	203	222	241	260	279	298	318	337	356	375
39	48	65	82	99	117	135	154	172	191	210	229	249	268	288	308	328	347	367	387
40	50	67	85	103	122	140	159	178	198	217	237	257	277	297	317	337	358	378	398
41	52	70	89	107	127	146	165	185	205	225	245	265	286	306	327	347	368	389	409
42	54	73	92	111	131	151	170	191	211	232	252	273	294	315	336	357	378	399	420
43	56	76	95	115	135	156	176	197	218	239	260	281	302	324	345	366	388	409	430
44	58	78	99	119	140	161	182	203	224	246	268	289	311	333	354	376	398	420	441
45	60	81	102	123	144	166	187	209	231	253	275	298	320	342	364	386	407	429	450
46	62	84	105	127	149	171	193	216	238	261	283	306	329	351	373	395	417	439	461
47	65	87	109	131	154	176	199	222	245	268	292	315	337	360	383	405	427	449	471
48	67	89	112	135	159	182	205	229	253	276	300	323	346	369	392	415	437	459	481
49	69	92	116	140	164	188	212	236	260	284	308	332	355	379	402	424	447	469	491
50	71	95	120	144	169	193	218	243	267	292	316	340	364	388	411	434	457	479	501
51	74	98	123	149	174	199	224	250	275	300	324	347	373	397	420	443	465	487	509
52	76	102	127	153	179	205	231	257	282	308	333	357	382	406	430	453	475	497	519
53	78	105	131	158	185	211	237	264	290	315	341	366	391	415	439	462	485	507	529
54	81	108	136	163	190	217	244	271	297	323	349	374	399	424	448	471	494	516	538
55	84	112	140	168	196	223	251	278	305	331	357	383	408	433	457	480	504	526	548
56	86	115	144	173	201	229	257	285	312	339	365	391	416	441	466	489	513	535	557
57	89	119	148	177	206	235	264	292	319	346	373	399	425	450	474	498	522	544	566
58	92	122	152	182	212	241	270	298	326	354	381	407	433	458	483	507	530	552	574
59	94	126	156	187	217	247	276	306	333	361	388	415	441	467	491	515	539	561	583
60	97	129	160	192	222	253	282	312	340	369	396	423	449	475	500	524	547	569	591

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Policies for \$1,000 each.

		AT END OF																	
AGE AT ISSUE		3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
21		\$50	\$67	\$86	\$105	\$125	\$146	\$167	\$189	\$212	\$236	\$261	\$287	\$314	\$341	\$371	\$401	\$432	
22		51	69	88	107	128	149	170	193	216	241	266	293	320	349	378	409	441	
23		52	70	90	110	130	152	174	197	221	246	272	299	327	356	386	418	451	
24		53	72	92	112	133	155	178	201	226	251	278	305	334	364	395	427	461	
25		54	73	94	114	136	158	182	206	231	257	284	312	341	371	403	436	470	
26		55	75	96	116	139	162	186	210	236	262	290	319	349	379	412	446	481	
27		57	77	98	119	142	165	190	215	241	268	296	326	356	388	421	455	491	
28		58	78	100	122	145	169	194	219	246	274	304	333	364	397	430	465	501	
29		59	80	102	125	148	173	198	224	252	280	310	340	372	405	439	475	512	
30		60	82	104	128	152	177	202	229	257	286	317	348	380	414	449	485	523	
31		62	84	107	130	155	181	207	235	263	293	324	356	389	423	458	495	533	
32		63	86	109	133	159	185	212	240	269	300	331	363	397	432	468	505	544	
33		65	88	112	136	162	189	217	246	275	306	338	371	405	441	478	516	556	
34		66	90	114	140	166	193	222	251	282	313	345	379	414	450	487	526	567	
35		68	92	117	143	170	198	227	257	288	320	353	387	422	459	497	536	578	
36		69	94	120	147	174	203	232	263	294	327	360	395	431	468	507	547	589	
37		71	97	123	150	178	207	237	268	300	333	368	403	439	477	517	558	601	
38		73	99	126	154	183	212	243	274	307	340	375	411	448	487	527	569	612	
39		75	101	129	157	187	217	248	280	313	347	382	419	456	496	537	579	624	
40		77	104	132	161	191	221	253	286	319	354	390	427	465	505	546	590	635	
41		79	106	135	165	195	226	258	291	325	360	397	434	473	514	556	600	647	
42		80	109	138	168	199	230	264	296	331	367	404	442	482	523	566	611	658	
43		82	111	141	171	203	235	268	302	337	373	411	450	490	532	576	621	670	
44		84	113	144	175	206	239	273	307	343	380	418	457	498	541	585	632	681	
45		86	115	146	178	210	243	277	312	349	386	424	464	506	549	595	642	692	
46		87	118	149	181	214	247	282	317	354	392	431	472	514	558	604	652	703	
47		89	120	151	184	217	251	286	322	359	398	437	479	521	566	613	662	714	
48		90	122	154	187	221	255	290	327	365	404	444	485	529	574	621	672	725	
49		92	124	156	190	224	259	295	332	370	409	450	492	536	582	630	681	736	
50		94	126	158	193	228	263	300	337	376	415	456	499	543	589	638	691	746	
51		95	129	162	196	231	267	304	342	381	421	462	505	550	597	646	700	757	
52		97	131	165	199	235	271	308	346	384	426	467	511	556	604	654	708	767	
53		98	133	167	202	238	275	313	351	390	431	473	516	562	610	662	717	777	
54		100	135	170	205	242	279	316	355	395	435	478	521	568	616	669	725	787	
55		102	137	172	208	245	282	320	359	399	440	482	526	573	622	675	733	796	
56		104	139	175	211	248	286	324	363	403	444	486	531	578	627	681	740	805	
57		105	141	177	214	251	289	327	366	406	447	490	535	582	632	687	747	814	
58		107	143	180	217	254	292	330	369	409	450	493	538	586	637	692	754	823	
59		108	145	182	219	257	295	333	372	412	453	497	541	589	641	697	760	832	
60		110	147	184	222	259	297	336	375	415	456	499	544	592	644	702	766	840	

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on 20-Year Endowment Policies of \$1,000 each.

	AT END OF																		
Age at Issue.	3 & 4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.			
21	\$139	\$178	\$227	\$270	\$314	\$360	\$408	\$458	\$509	\$563	\$618	\$676	\$736	\$798	\$863	\$930			
22	139	178	227	270	314	360	408	458	509	563	618	676	736	798	863	930			
23	139	178	227	270	314	360	408	458	509	563	618	676	736	798	863	930			
24	139	178	227	270	314	360	408	457	509	562	618	676	736	798	863	930			
25	139	178	227	269	314	360	408	457	509	562	618	676	735	798	862	930			
26	139	178	227	269	314	360	408	457	509	562	618	675	735	798	862	930			
27	139	178	227	269	314	360	408	457	509	562	618	675	735	797	862	930			
28	139	178	227	269	314	360	408	457	509	562	618	675	735	797	862	930			
29	139	178	227	269	314	360	408	457	509	562	617	675	735	797	862	930			
30	139	178	227	269	314	360	408	457	508	562	617	675	735	797	862	930			
31	139	178	227	269	314	360	407	457	508	562	617	675	735	797	862	930			
32	139	178	227	269	314	360	407	457	508	562	617	675	734	797	862	930			
33	139	178	227	270	314	360	407	457	508	561	617	674	734	796	861	930			
34	139	178	227	270	314	360	407	457	508	561	617	674	734	796	861	930			
35	134	178	227	270	314	360	407	457	508	561	617	674	734	796	861	930			
36	134	178	227	270	314	360	408	457	508	561	616	674	734	796	861	930			
37	134	178	227	270	314	360	408	457	508	561	616	674	733	795	860	930			
38	134	179	227	270	314	360	408	457	508	561	616	673	733	795	860	930			
39	134	179	228	270	315	360	408	457	508	561	616	673	733	795	860	930			
40	135	179	228	271	315	361	408	457	508	561	616	673	732	794	859	930			
41	135	180	228	271	315	361	408	457	508	560	615	672	732	794	859	930			
42	135	180	229	271	315	361	408	457	508	560	615	672	731	793	858	930			
43	136	180	229	272	316	361	408	457	508	560	614	671	730	793	858	930			
44	136	181	230	272	316	362	409	457	507	560	614	671	730	792	857	930			
45	137	181	230	273	316	362	409	457	507	559	613	670	729	791	857	930			
46	137	182	230	273	317	362	409	457	507	559	613	669	728	790	856	930			
47	138	183	231	273	317	362	409	457	507	558	612	668	727	789	855	930			
48	138	183	231	274	317	362	409	457	506	558	611	667	726	788	854	930			
49	139	184	232	274	318	363	409	456	506	557	610	666	725	787	853	930			
50	140	184	232	275	318	363	409	456	505	556	609	665	723	785	851	930			
51	140	185	233	275	318	363	409	456	505	555	608	663	722	784	850	930			
52	141	185	234	276	319	363	409	455	504	554	607	662	720	782	848	930			
53	141	186	234	276	319	363	408	455	503	553	606	660	718	780	847	930			
54	142	186	235	277	320	363	408	455	502	552	704	658	716	778	845	930			
55	142	187	236	278	320	364	408	454	502	551	602	656	714	776	843	930			
56	142	187	236	278	321	364	408	454	501	550	600	653	711	773	840	930			
57	143	187	237	279	321	364	407	453	500	548	598	650	708	770	837	930			
58	143	188	238	280	322	363	407	453	499	546	596	647	705	767	834	930			
59	143	188	239	281	322	363	406	452	497	544	594	644	701	764	830	930			
60	143	188	240	282	323	362	406	451	495	542	591	640	697	760	826	930			

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on 20-Premiums Life Guaranteed Option and 40 per cent Guaranteed Dividend Policies for \$1,000 each.

AT END OF											
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	12 Years.	15 Years.	18 Years.
21	83	85	86	88	89	90	91	92	93	94	95
22	84	86	87	89	90	91	92	93	94	95	96
23	85	87	88	90	91	92	93	94	95	96	97
24	86	88	89	91	92	93	94	95	96	97	98
25	87	89	90	92	93	94	95	96	97	98	99
26	88	90	91	93	94	95	96	97	98	99	100
27	89	91	92	94	95	96	97	98	99	100	101
28	90	92	93	95	96	97	98	99	100	101	102
29	91	93	94	96	97	98	99	100	101	102	103
30	92	94	95	97	98	99	100	101	102	103	104
31	93	95	96	98	99	100	101	102	103	104	105
32	94	96	97	99	100	101	102	103	104	105	106
33	95	97	98	100	101	102	103	104	105	106	107
34	96	98	99	101	102	103	104	105	106	107	108
35	97	99	100	102	103	104	105	106	107	108	109
36	98	100	101	103	104	105	106	107	108	109	110
37	99	101	102	104	105	106	107	108	109	110	111
38	100	102	103	105	106	107	108	109	110	111	112
39	101	103	104	106	107	108	109	110	111	112	113
40	102	104	105	107	108	109	110	111	112	113	114
41	103	105	106	108	109	110	111	112	113	114	115
42	104	106	107	109	110	111	112	113	114	115	116
43	105	107	108	110	111	112	113	114	115	116	117
44	106	108	109	111	112	113	114	115	116	117	118
45	107	109	110	112	113	114	115	116	117	118	119
46	108	110	111	113	114	115	116	117	118	119	120
47	109	111	112	114	115	116	117	118	119	120	121
48	110	112	113	115	116	117	118	119	120	121	122
49	111	113	114	116	117	118	119	120	121	122	123
50	112	114	115	117	118	119	120	121	122	123	124
51	113	115	116	118	119	120	121	122	123	124	125
52	114	116	117	119	120	121	122	123	124	125	126
53	115	117	118	120	121	122	123	124	125	126	127
54	116	118	119	121	122	123	124	125	126	127	128
55	117	119	120	122	123	124	125	126	127	128	129
56	118	120	121	123	124	125	126	127	128	129	130
57	119	121	122	124	125	126	127	128	129	130	131
58	120	122	123	125	126	127	128	129	130	131	132
59	121	123	124	126	127	128	129	130	131	132	133
60	122	124	125	127	128	129	130	131	132	133	134

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Year Endowment—Guaranteed Option and 40 per
cent Guaranteed Dividend Policies of \$1,000 each.

AT THE END OF												
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	12 Years.	15 Years.	17 Years.	19 Years.
1	185	1129	1172	1211	1252	1294	1339	1386	1487	1656	1784	1924
2	85	129	172	211	252	294	339	386	487	656	784	924
3	85	129	172	211	252	294	339	386	487	656	784	924
4	85	129	172	211	252	294	339	386	487	656	784	924
5	85	129	172	211	252	294	339	386	487	656	784	924
6	85	129	172	211	252	294	339	386	487	656	784	924
7	85	129	172	211	252	294	339	386	487	656	784	924
8	85	129	172	211	252	294	339	386	487	656	784	924
9	85	129	172	211	252	294	339	386	487	656	784	924
10	85	129	172	211	252	294	339	386	487	656	784	924
11	85	129	172	211	252	294	339	386	487	656	784	924
12	85	129	172	211	252	294	339	386	487	656	784	924
13	85	129	172	211	252	294	339	386	487	656	784	924
14	85	129	172	211	252	294	339	386	487	656	784	924
15	85	129	172	211	252	294	339	386	487	656	784	924
16	85	129	172	211	252	294	339	386	487	656	784	924
17	85	129	172	211	252	294	339	386	487	656	784	924
18	85	129	172	211	252	294	339	386	487	656	784	924
19	85	129	172	211	252	294	339	386	487	656	784	924
20	85	129	172	211	252	294	339	386	487	656	784	924
21	85	129	172	211	252	294	339	386	487	656	784	924
22	85	129	172	211	252	294	339	386	487	656	784	924
23	85	129	172	211	252	294	339	386	487	656	784	924
24	85	129	172	211	252	294	339	386	487	656	784	924
25	85	129	172	211	252	294	339	386	487	656	784	924
26	85	129	172	211	252	294	339	386	487	656	784	924
27	85	129	172	211	252	294	339	386	487	656	784	924
28	85	129	172	211	252	294	339	386	487	656	784	924
29	85	129	172	211	252	294	339	386	487	656	784	924
30	85	129	172	211	252	294	339	386	487	656	784	924
31	85	129	172	211	252	294	339	386	487	656	784	924
32	85	129	172	211	252	294	339	386	487	656	784	924
33	85	129	172	211	252	294	339	386	487	656	784	924
34	85	129	172	211	252	294	339	386	487	656	784	924
35	85	129	172	211	252	294	339	386	487	656	784	924
36	85	129	172	211	252	294	339	386	487	656	784	924
37	85	129	172	211	252	294	339	386	487	656	784	924
38	85	129	172	211	252	294	339	386	487	656	784	924
39	85	129	172	211	252	294	339	386	487	656	784	924
40	85	129	172	211	252	294	339	386	487	656	784	924
41	85	129	172	211	252	294	339	386	487	656	784	924
42	85	129	172	211	252	294	339	386	487	656	784	924
43	85	129	172	211	252	294	339	386	487	656	784	924
44	85	129	172	211	252	294	339	386	487	656	784	924
45	85	129	172	211	252	294	339	386	487	656	784	924
46	85	129	172	211	252	294	339	386	487	656	784	924
47	85	129	172	211	252	294	339	386	487	656	784	924
48	85	129	172	211	252	294	339	386	487	656	784	924
49	85	129	172	211	252	294	339	386	487	656	784	924
50	85	129	172	211	252	294	339	386	487	656	784	924
51	85	129	172	211	252	294	339	386	487	656	784	924
52	85	129	172	211	252	294	339	386	487	656	784	924
53	85	129	172	211	252	294	339	386	487	656	784	924
54	85	129	172	211	252	294	339	386	487	656	784	924
55	85	129	172	211	252	294	339	386	487	656	784	924
56	85	129	172	211	252	294	339	386	487	656	784	924
57	85	129	172	211	252	294	339	386	487	656	784	924
58	85	129	172	211	252	294	339	386	487	656	784	924
59	85	129	172	211	252	294	339	386	487	656	784	924
60	85	129	172	211	252	294	339	386	487	656	784	924

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make
 on Ordinary Life Guaranteed Option Policies
 of \$1,000 Each.

15 AND 20-YEAR DIVIDEND ENDOWMENT PERIOD.

AT END OF															
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.
21	\$16	\$27	\$33	\$40	\$46	\$53	\$67	\$75	\$84	\$92	\$101	\$123	\$133	\$150	\$170
22	17	28	35	41	48	55	70	78	87	96	105	128	139	156	176
23	17	29	36	43	50	57	73	82	91	100	109	133	144	161	182
24	18	31	38	45	52	60	76	85	94	104	114	138	150	167	188
25	19	32	39	46	54	62	79	88	98	108	118	144	156	173	194
26	19	33	41	48	56	64	82	92	102	112	123	149	162	180	201
27	20	35	42	50	59	67	85	96	106	117	128	156	169	187	208
28	21	36	44	52	61	70	89	100	111	122	134	162	176	194	215
29	22	38	46	55	64	73	93	104	115	127	139	169	183	201	222
30	23	39	48	57	66	76	97	108	120	133	145	176	191	209	230
31	24	41	50	59	69	79	101	113	125	138	151	183	198	216	237
32	25	43	52	62	72	83	105	118	131	144	158	191	206	224	245
33	26	45	54	65	75	86	110	123	136	150	164	198	214	232	253
34	27	46	57	68	79	90	115	128	142	156	171	206	222	240	261
35	28	49	59	71	82	94	120	134	148	163	177	214	231	249	270
36	30	51	62	74	86	98	125	139	154	169	184	222	239	257	278
37	31	53	65	77	90	102	130	145	160	175	191	230	248	266	287
38	33	56	68	81	94	107	135	151	166	182	198	238	257	275	296
39	34	58	71	84	98	111	141	157	173	189	205	247	265	283	304
40	36	61	74	88	102	116	146	162	179	196	213	255	274	292	313
41	37	64	77	91	106	120	152	168	185	203	220	264	283	301	322
42	39	66	81	95	110	125	157	174	192	209	227	272	292	310	331
43	41	69	84	99	114	129	163	180	198	216	235	281	301	319	340
44	42	72	87	102	118	134	168	186	205	223	242	290	311	329	350
45	44	74	90	106	122	138	174	193	211	230	249	299	320	338	359
46	46	77	93	109	126	143	180	199	218	238	257	307	329	347	368
47	47	80	96	113	130	147	185	205	225	245	265	316	338	356	377
48	49	82	100	117	135	152	191	212	232	252	273	325	348	366	387
49	51	85	103	121	139	157	197	218	239	260	280	334	357	375	396
50	52	88	106	125	143	162	204	225	246	267	288	344	367	385	406
51	54	91	110	129	148	167	210	232	253	275	296	353	376	394	415
52	56	94	114	133	153	173	216	238	260	282	304	362	385	403	424
53	58	97	117	137	158	178	223	245	268	290	312	371	395	413	434
54	60	101	121	142	163	183	229	252	275	297	320	380	404	422	443
55	62	104	125	146	167	188	236	259	282	305	327	389	413	431	452

TABLE OF LOAN VALUES

Showing the Amount of Loans which the Company will make on
 20 Premiums Life Guaranteed Option Policies.
 Of \$1,000 each.

(20 Year Dividend Endowment Period.)

Age at Issue.	AT END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	
21	\$35	\$53	\$64	\$77	\$90	104	\$137	\$155	\$173	\$191	\$211	\$260	\$283	\$361	
22	36	54	66	80	93	106	140	159	177	196	217	266	290	370	
23	35	54	68	81	94	108	143	162	180	200	220	272	297	379	
24	37	57	69	84	97	112	147	167	186	205	227	279	304	388	
25	39	58	71	85	100	115	151	170	190	210	231	285	311	397	
26	39	60	73	87	102	118	155	174	194	214	237	292	319	407	
27	41	62	75	89	105	121	159	178	199	221	243	299	327	416	
28	42	63	77	92	108	124	163	184	204	226	249	307	335	426	
29	43	65	80	95	111	128	168	189	210	233	257	315	343	437	
30	44	67	82	98	114	131	172	193	216	238	262	322	352	447	
31	45	68	84	100	118	135	176	198	221	244	269	330	360	457	
32	47	71	87	104	121	139	181	204	227	252	276	339	369	468	
33	48	73	89	107	124	143	186	209	233	258	283	347	378	479	
34	50	75	92	109	128	146	192	214	239	265	291	355	387	490	
35	52	78	95	113	132	151	197	222	246	272	299	363	396	501	
36	53	80	97	116	136	155	202	227	252	278	306	372	405	512	
37	56	82	101	120	140	161	208	233	260	287	315	380	414	523	
38	57	85	103	123	143	165	214	239	266	293	322	389	423	534	
39	59	87	107	127	148	170	220	246	274	302	331	398	432	545	
40	61	91	111	131	153	175	226	253	281	309	339	406	441	557	
41	63	93	114	136	157	180	232	259	289	328	348	415	450	568	
42	65	96	117	140	162	185	238	267	296	325	357	423	460	579	
43	67	100	121	144	167	191	245	274	304	334	366	431	469	591	
44	70	102	125	147	172	195	251	281	311	342	373	440	477	602	
45	72	106	129	152	176	201	257	287	318	349	382	448	486	613	
46	74	109	133	157	182	207	265	296	327	360	393	456	495	624	
47	77	113	137	161	187	212	271	302	335	368	401	464	503	635	
48	80	116	140	166	192	218	278	309	343	376	410	471	512	646	
49	81	119	144	171	197	224	285	317	350	383	419	479	520	656	
50	84	123	148	175	202	229	292	323	357	392	427	486	528	666	
51	87	126	153	180	208	236	298	331	365	400	436	493	535	676	
52	90	129	157	184	213	242	306	339	373	409	445	500	543	685	
53	92	133	161	189	217	247	312	346	381	417	453	507	549	695	
54	95	137	165	194	223	253	319	353	389	424	462	513	556	704	
55	98	140	170	199	229	259	326	360	396	433	470	519	562	712	

TABLE OF LOAN VALUES

**swing the Amount of Loans which the Company will make on
Your Endowment Life Guaranteed Option Policies
of \$1,000 Each)**

TWENTY-YEAR DIVIDEND ENDOWMENT PERIOD.

[illegible]

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Ordinary Life Survivorship Dividend Policies of \$1,000 each.

AT THE END OF

	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
13	\$20	\$27	\$35	\$42	\$50	\$58	\$67	\$76	\$85	\$94	\$104	\$114	\$125	\$135	\$146	\$158	\$170	
14	21	28	36	44	52	61	70	79	88	98	108	119	130	141	152	164	177	
14	22	30	38	46	55	64	73	82	92	102	113	124	135	147	159	171	184	
15	23	31	39	48	57	66	76	86	96	107	118	129	141	153	165	178	191	
16	24	32	41	50	59	69	79	89	100	111	123	134	147	159	172	185	199	
16	25	34	43	52	62	72	82	93	104	116	128	140	153	166	179	193	207	
17	26	35	45	54	65	75	86	97	109	121	133	146	159	173	186	201	215	
18	27	37	46	57	67	78	90	101	113	126	139	152	166	180	194	209	224	
18	28	38	48	59	70	82	93	106	118	131	144	158	172	187	202	217	233	
19	29	40	51	62	73	85	97	110	123	137	151	165	179	195	210	226	242	
20	31	42	53	64	76	89	102	115	128	142	157	172	187	202	218	235	252	
21	32	43	55	67	80	93	106	120	134	148	163	179	195	211	227	244	261	
22	33	45	58	70	83	97	111	125	140	155	170	186	202	219	236	254	271	
23	35	47	60	73	87	101	115	130	145	161	177	194	211	228	245	263	281	
24	36	49	63	76	91	105	120	136	152	168	185	202	219	237	255	273	292	
25	38	52	66	80	95	110	125	142	158	175	192	210	228	246	265	283	303	
26	40	54	68	83	99	115	131	148	165	182	200	218	237	256	275	294	313	
27	42	56	71	87	103	120	136	154	172	190	208	227	246	265	285	304	324	
29	43	59	75	91	108	125	142	160	179	197	216	236	255	275	295	315	336	
30	45	61	78	95	112	130	148	167	186	205	225	245	265	285	305	326	347	
31	47	64	81	99	117	136	154	174	193	213	233	254	274	295	316	337	358	
33	50	67	85	103	122	141	161	181	201	221	242	263	284	305	327	348	370	
34	52	70	89	108	127	147	167	188	209	230	251	272	294	316	338	359	381	
36	54	73	93	112	133	153	174	195	216	238	260	282	304	326	348	371	393	
37	57	76	96	117	138	159	181	202	224	247	269	292	314	337	359	382	405	
39	59	80	100	122	143	165	188	210	233	255	278	301	324	347	370	393	416	
41	62	83	105	127	149	172	195	218	241	264	288	311	335	358	382	405	428	
42	64	86	109	132	155	178	202	225	249	273	297	321	345	369	393	416	439	
44	67	90	113	137	160	184	209	233	258	282	307	331	355	380	404	427	451	
46	69	93	117	142	166	191	216	241	266	291	316	341	366	390	415	438	462	
48	72	97	122	147	172	198	223	249	275	300	326	351	376	401	425	450	473	
50	76	100	126	152	178	204	231	257	283	309	335	361	386	411	436	460	484	
52	78	104	131	158	184	211	238	265	292	318	345	371	397	422	447	471	495	
53	81	108	135	163	191	218	246	273	301	328	354	381	407	432	457	482	506	
55	84	112	140	168	197	225	253	281	309	337	364	391	417	443	468	492	516	
58	87	116	145	174	203	232	261	290	318	346	373	400	427	453	478	503	527	
60	90	120	150	180	210	239	269	298	326	355	383	410	436	462	488	513	538	
62	93	124	155	185	216	246	276	306	335	364	392	419	446	472	498	524	549	
64	96	128	159	191	222	253	284	314	343	372	401	428	456	482	509	535	560	
66	99	132	164	197	229	260	291	322	352	381	410	438	465	492	519	546	572	

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Survivorship Dividend Policies
for \$1,000 Each.

AT THE END OF																			
Age at Issue.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.	
21	829	844	860	876	893	911	929	949	969	989	1011	1034	1057	1081	1107	1134	1162	1191	1220
22	829	845	861	877	894	912	930	950	970	990	1012	1035	1058	1082	1108	1135	1163	1192	1221
23	829	846	862	878	895	913	931	951	971	991	1013	1036	1059	1083	1109	1136	1164	1193	1222
24	829	847	863	879	896	914	932	952	972	992	1014	1037	1060	1084	1110	1137	1165	1194	1223
25	829	848	864	880	897	915	933	953	973	993	1015	1038	1061	1085	1111	1138	1166	1195	1224
26	829	849	865	881	898	916	934	954	974	994	1016	1039	1062	1086	1112	1139	1167	1196	1225
27	829	850	866	882	899	917	935	955	975	995	1017	1040	1063	1087	1113	1140	1168	1197	1226
28	829	851	867	883	900	918	936	956	976	996	1018	1041	1064	1088	1114	1141	1169	1198	1227
29	829	852	868	884	901	919	937	957	977	997	1019	1042	1065	1089	1115	1142	1170	1199	1228
30	829	853	869	885	902	920	938	958	978	998	1020	1043	1066	1090	1116	1143	1171	1200	1229
31	829	854	870	886	903	921	939	959	979	999	1021	1044	1067	1091	1117	1144	1172	1201	1230
32	829	855	871	887	904	922	940	960	980	1000	1022	1045	1068	1092	1118	1145	1173	1202	1231
33	829	856	872	888	905	923	941	961	981	1001	1023	1046	1069	1093	1119	1146	1174	1203	1232
34	829	857	873	889	906	924	942	962	982	1002	1024	1047	1070	1094	1120	1147	1175	1204	1233
35	829	858	874	890	907	925	943	963	983	1003	1025	1048	1071	1095	1121	1148	1176	1205	1234
36	829	859	875	891	908	926	944	964	984	1004	1026	1049	1072	1096	1122	1149	1177	1206	1235
37	829	860	876	892	909	927	945	965	985	1005	1027	1050	1073	1097	1123	1150	1178	1207	1236
38	829	861	877	893	910	928	946	966	986	1006	1028	1051	1074	1098	1124	1151	1179	1208	1237
39	829	862	878	894	911	929	947	967	987	1007	1029	1052	1075	1099	1125	1152	1180	1209	1238
40	829	863	879	895	912	930	948	968	988	1008	1030	1053	1076	1100	1126	1153	1181	1210	1239
41	829	864	880	896	913	931	949	969	989	1009	1031	1054	1077	1101	1127	1154	1182	1211	1240
42	829	865	881	897	914	932	950	970	990	1010	1032	1055	1078	1102	1128	1155	1183	1212	1241
43	829	866	882	898	915	933	951	971	991	1011	1033	1056	1079	1103	1129	1156	1184	1213	1242
44	829	867	883	899	916	934	952	972	992	1012	1034	1057	1080	1104	1130	1157	1185	1214	1243
45	829	868	884	900	917	935	953	973	993	1013	1035	1058	1081	1105	1131	1158	1186	1215	1244
46	829	869	885	901	918	936	954	974	994	1014	1036	1059	1082	1106	1132	1159	1187	1216	1245
47	829	870	886	902	919	937	955	975	995	1015	1037	1060	1083	1107	1133	1160	1188	1217	1246
48	829	871	887	903	920	938	956	976	996	1016	1038	1061	1084	1108	1134	1161	1189	1218	1247
49	829	872	888	904	921	939	957	977	997	1017	1039	1062	1085	1109	1135	1162	1190	1219	1248
50	829	873	889	905	922	940	958	978	998	1018	1040	1063	1086	1110	1136	1163	1191	1220	1249
51	829	874	890	906	923	941	959	979	999	1019	1041	1064	1087	1111	1137	1164	1192	1221	1250
52	829	875	891	907	924	942	960	980	1000	1020	1042	1065	1088	1112	1138	1165	1193	1222	1251
53	829	876	892	908	925	943	961	981	1001	1021	1043	1066	1089	1113	1139	1166	1194	1223	1252
54	829	877	893	909	926	944	962	982	1002	1022	1044	1067	1090	1114	1140	1167	1195	1224	1253
55	829	878	894	910	927	945	963	983	1003	1023	1045	1068	1091	1115	1141	1168	1196	1225	1254
56	829	879	895	911	928	946	964	984	1004	1024	1046	1069	1092	1116	1142	1169	1197	1226	1255
57	829	880	896	912	929	947	965	985	1005	1025	1047	1070	1093	1117	1143	1170	1198	1227	1256
58	829	881	897	913	930	948	966	986	1006	1026	1048	1071	1094	1118	1144	1171	1199	1228	1257
59	829	882	898	914	931	949	967	987	1007	1027	1049	1072	1095	1119	1145	1172	1200	1229	1258
60	829	883	899	915	932	950	968	988	1008	1028	1050	1073	1096	1120	1146	1173	1201	1230	1259

TABLE OF LOAN VALUES.

wing the Amount of Loans at 5 per cent Interest, which the Company make on 20-Premiums Life (Nonparticipating Guaranteed) Policies for \$1,000 each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.	Guaranteed Cash Surrender Value end of
\$32	\$49	\$70	\$86	\$102	\$119	\$137	\$155	\$260	\$362	\$396
33	50	72	88	104	122	140	156	266	370	403
34	52	73	90	107	125	143	163	273	379	410
35	53	75	92	109	128	147	167	279	386	415
36	54	77	94	112	131	150	171	286	396	423
37	56	79	96	115	134	154	175	293	407	430
38	57	81	99	118	137	158	179	300	417	436
39	58	83	101	121	141	162	183	307	427	443
40	60	85	104	124	144	166	188	315	437	451
41	61	87	106	127	148	170	193	323	447	458
42	63	89	109	130	152	174	198	331	458	466
43	64	91	112	133	155	179	203	339	469	474
44	66	94	115	137	160	183	208	347	479	482
45	68	96	118	140	164	188	214	356	490	490
46	70	99	121	144	168	193	219	364	501	500
47	72	102	124	148	173	198	225	372	512	508
48	74	104	128	152	177	204	231	381	523	516
49	76	107	131	156	182	209	236	389	535	524
50	78	110	135	161	187	214	242	398	546	532
51	80	114	139	165	192	219	248	407	557	540
52	83	117	142	169	196	224	254	415	569	548
53	85	120	146	173	201	230	259	423	580	556
54	87	123	149	177	205	235	265	432	591	564
55	89	125	153	181	210	240	270	440	602	572
56	91	128	156	185	214	244	276	448	613	580
57	93	131	159	189	218	249	281	456	624	588
58	95	134	163	192	223	254	286	464	635	596
59	97	137	166	196	227	259	292	472	646	604
60	99	139	169	200	231	264	297	480	656	612
61	101	142	173	204	236	268	302	487	666	620
62	103	145	176	207	240	273	307	494	676	628
63	105	148	179	211	244	278	312	501	686	636
64	107	151	182	215	248	282	317	507	696	644
65	109	153	186	219	252	287	322	513	704	652
66	112	156	189	223	257	291	327	519	713	660
67	114	159	192	226	260	296	331	526	721	668
68	116	162	196	230	264	299	335	530	729	676
69	118	165	199	233	268	303	339	534	737	684
70	120	168	202	237	272	307	343	539	744	692
71	122	170	205	240	275	311	347	543	751	700

Paid-up Value for Amounts proportioned to Annual Premiums paid.

TABLE OF LOAN VALUES.

showing the Amount of Loans which the Company will make on Ordinary Life Nonparticipating Policies of \$1,000 each.

AT END OF												
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
1	23 27	35 84	42 87	48 78	57 14	64 79	107 78	150 26	220 88	291 42	370 73	455 56
2	30 40	37 48	44 59	52 00	60 30	67 70	112 51	156 17	226 05	297 32	384 02	470 02
3	31 90	39 16	46 04	54 33	62 40	70 78	117 51	173 58	239 85	314 52	397 53	484 57
4	33 45	40 95	48 24	56 53	65 23	73 95	122 74	180 29	249 30	326 51	411 53	500 18
5	34 96	42 82	50 96	59 42	68 20	77 31	128 20	188 73	259 47	339 16	425 11	513 88
6	36 59	44 79	53 30	62 14	71 31	80 82	133 91	196 87	270 05	351 75	439 14	528 49
7	38 27	46 85	55 25	64 08	74 56	84 50	139 85	206 34	280 92	364 58	453 20	543 10
8	40 05	48 01	56 81	67 06	77 97	88 35	146 07	214 12	292 08	377 02	467 54	557 05
9	41 91	51 28	61 00	71 09	81 55	92 39	152 55	223 22	308 51	390 86	481 85	572 00
10	43 86	53 66	63 82	74 36	85 29	96 00	159 82	232 65	315 30	404 37	496 21	586 39
11	45 91	56 16	66 78	77 80	89 20	101 01	166 37	242 33	327 13	417 84	510 58	600 50
12	48 09	58 78	69 89	81 39	93 80	105 02	173 71	252 30	339 29	431 58	524 92	614 40
13	50 32	61 52	73 13	85 15	97 58	110 44	181 33	262 54	351 65	445 32	539 20	628 07
14	52 68	64 39	76 53	89 07	102 06	115 48	189 24	273 04	364 21	459 18	553 87	641 52
15	55 16	67 41	80 08	93 19	106 75	120 76	197 43	283 78	376 94	473 10	567 41	654 81
16	57 76	70 56	83 81	97 50	111 66	126 26	205 87	294 75	389 83	487 08	581 28	667 99
17	60 46	73 86	87 70	102 01	116 76	131 99	214 55	305 93	402 88	500 98	594 03	681 11
18	63 31	77 31	91 73	106 71	122 11	137 95	223 47	317 80	415 93	514 78	608 36	694 22
19	66 29	80 93	96 04	111 62	127 66	144 15	232 61	328 85	429 11	528 54	621 59	707 35
20	69 43	84 72	100 50	116 73	133 43	150 57	241 97	340 57	442 34	542 16	634 00	720 49
21	72 70	88 68	105 13	122 05	139 41	157 19	251 52	352 42	455 59	555 62	647 64	733 65
22	76 13	92 80	109 96	127 53	145 58	164 01	261 26	364 40	468 81	568 87	660 59	746 71
23	79 69	97 09	114 94	133 23	151 92	170 39	271 16	376 45	481 98	581 99	673 56	759 70
24	83 38	101 51	120 08	139 05	158 41	178 13	281 21	388 57	495 06	594 72	686 57	772 72
25	87 20	106 06	125 33	145 00	166 04	186 42	291 37	400 73	508 00	607 41	699 63	785 94
26	91 12	110 72	130 71	151 08	171 81	192 85	301 66	412 91	520 78	620 02	712 77	799 49
27	95 12	115 47	136 19	157 28	178 69	200 39	312 02	425 04	533 84	632 62	725 84	813 31
28	99 21	120 32	141 79	163 59	185 69	208 05	322 46	437 13	545 69	645 29	738 90	826 85
29	103 38	125 25	147 47	170 60	192 79	215 81	332 95	449 13	557 86	658 86	752 94	840 01
30	107 80	130 27	153 25	176 60	199 99	223 65	343 48	461 00	569 90	670 94	765 49	852 68
31	111 92	135 39	159 13	183 11	207 30	231 64	354 05	472 73	581 92	683 97	779 38	865 26
32	116 34	140 60	165 11	189 33	214 71	239 70	364 61	484 29	594 00	697 02	793 58	878 65
33	120 83	145 91	171 20	196 05	222 32	247 05	375 14	495 66	606 23	710 14	807 78	891 33
34	125 41	151 31	177 37	203 55	229 80	254 05	385 63	506 88	618 64	723 48	821 57	904 81
35	130 07	156 79	183 62	210 52	237 44	264 32	396 01	518 04	631 26	737 22	834 61	917 81
36	134 81	162 34	189 95	217 56	245 15	272 64	406 28	529 23	644 14	751 58	848 28	930 81
37	139 61	167 96	196 33	224 06	252 90	280 95	416 39	540 55	657 13	766 40	861 40	943 81
38	144 47	173 64	202 77	231 80	260 65	289 26	426 34	552 11	670 80	781 36	878 81	956 81
39	149 38	179 37	209 25	238 95	268 40	297 53	436 17	563 95	683 80	795 99	893 81	969 81
40	154 32	185 12	215 72	246 07	276 09	306 70	445 98	576 13	697 93	810 23	907 81	984 81
41	159 30	190 88	223 19	253 16	283 71	313 77	455 88	588 70	712 87	825 81	912 81	989 81
42	164 28	196 62	228 61	260 16	291 21	321 69	465 40	601 49	728 50	841 81	928 81	1004 81
43	169 24	202 32	234 95	267 06	298 58	329 47	475 47	614 63	744 44	856 81	943 81	1019 81
44	174 17	207 95	241 19	273 82	306 80	337 46	487 88	628 28	760 16	871 81	958 81	1034 81
45	179 00	213 46	247 29	280 43	312 84	344 98	498 78	642 80	775 60	886 81	973 81	1049 81
46	183 74	218 84	253 24	286 97	320 12	352 77	510 76	658 46	791 41	901 81	988 81	1064 81

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on 20-Premiums Life Nonparticipating Policies of \$1,000 Each.

Age at Issue.	AT END OF												
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	
20	56 86	73 20	90 75	109 02	128 05	147 89	280 50	365 61	405 14	459 19	516 73	576 85	
21	56 13	73 37	93 31	112 01	131 48	151 78	286 90	365 74	415 61	470 46	528 53	588 35	
22	56 92	77 59	95 96	115 09	135 02	155 78	273 09	375 15	426 27	481 86	540 40	600 24	
23	61 83	79 89	98 08	118 26	138 65	159 90	280 57	384 90	437 03	493 29	552 24	612 28	
24	68 77	82 25	101 49	121 53	142 20	164 15	287 75	394 90	448 06	505 00	564 34	624 10	
25	65 71	84 68	104 37	124 88	146 36	168 53	295 14	405 14	459 19	516 73	576 85	635 88	
26	67 81	87 18	107 85	128 96	150 24	173 05	292 78	415 61	470 46	528 53	588 35	647 48	
27	69 90	89 74	110 41	131 83	154 35	177 72	310 68	426 27	481 86	540 40	600 24	658 88	
28	72 97	92 41	113 57	135 63	158 61	182 55	318 30	437 03	493 29	552 24	612 28	670 26	
29	74 31	95 15	116 85	139 46	163 01	187 56	327 12	448 06	505 00	564 34	624 10	681 25	
30	76 64	96 00	120 25	142 42	167 57	192 75	335 61	459 19	516 73	576 85	635 88	692 15	
31	79 05	100 25	123 76	147 54	172 32	198 15	344 22	470 46	528 53	588 35	647 43	.....
32	81 56	104 03	127 44	151 83	177 25	203 76	352 98	481 86	540 40	600 24	658 88	.....
33	84 17	107 24	131 27	156 81	182 39	209 53	361 81	498 29	552 24	612 28	670 16	.....
34	86 90	110 59	135 25	160 95	187 68	215 43	370 75	505 00	564 34	624 10	681 25	.....
35	89 75	114 08	139 41	165 75	193 08	221 44	379 77	516 73	576 85	635 83	692 15	.....
36	92 75	117 73	143 71	170 65	198 58	227 50	388 85	528 53	588 35	647 43	.....	.....
37	95 87	121 50	148 07	175 60	204 09	233 57	397 96	540 40	600 24	658 88	.....	.....
38	99 08	126 81	152 51	180 56	209 81	239 66	407 09	552 24	612 28	670 16	.....	.....
39	102 32	129 15	156 87	185 51	215 11	245 72	416 23	564 34	624 10	681 25	.....	.....
40	105 56	132 24	161 21	190 40	220 57	251 76	425 33	576 85	635 88	.....	.....	.....
41	108 71	136 64	165 47	195 23	225 96	257 72	434 38	588 35	647 43	.....	.....	.....
42	111 78	140 26	169 65	199 77	231 28	263 61	443 39	600 24	658 88	.....	.....	.....
43	114 74	143 80	173 76	204 64	236 49	269 37	452 32	612 28	670 16	.....	.....	.....
44	117 66	147 30	177 80	209 24	241 64	275 09	461 17	624 10	681 25	.....	.....	.....
45	120 56	150 74	181 80	213 77	246 77	280 73	469 90	635 88	692 15	.....	.....	.....
46	123 45	154 18	185 77	218 29	251 39	286 33	478 51	647 43	.....	.....	.....	.....
47	126 36	157 69	189 78	222 78	256 79	291 89	486 95	658 88	.....	.....	.....	.....
48	129 19	161 00	193 63	227 23	261 78	297 41	495 20	670 16	.....	.....	.....	.....
49	132 05	164 39	197 56	231 66	266 74	302 87	503 23	681 25	.....	.....	.....	.....
50	134 90	167 75	201 47	236 07	271 64	308 23	511 00	692 15	.....	.....	.....	.....
51	137 74	171 14	205 36	240 45	276 46	313 47	518 49	702 85	.....	.....	.....	.....
52	140 63	174 54	209 24	244 77	281 18	318 56	525 65	713 38	.....	.....	.....	.....
53	143 49	177 94	213 08	249 01	285 78	323 50	532 47	723 74	.....	.....	.....	.....
54	146 44	181 30	216 85	253 13	290 22	328 25	538 92	733 92	.....	.....	.....	.....
55	149 33	184 62	220 52	257 13	294 51	332 78	544 99	743 91	.....	.....	.....	.....
56	152 18	187 84	224 10	260 99	298 61	337 09	550 64	753 70	.....	.....	.....	.....
57	154 95	190 98	227 53	264 64	302 47	341 10	556 86	763 27	.....	.....	.....	.....
58	157 63	193 98	230 79	268 13	306 09	344 84	560 80	772 56	.....	.....	.....	.....
59	160 19	196 85	233 87	271 36	309 44	348 31	564 87	781 59	.....	.....	.....	.....
60	162 67	199 59	236 79	274 42	312 62	351 53	568 66	789 96	.....	.....	.....	.....
61	165 08	202 20	239 59	277 34	315 59	354 52	571 99	798 63	.....	.....	.....	.....
62	167 39	204 74	242 29	280 12	318 40	357 31	574 88	807 65	.....	.....	.....	.....
63	169 64	207 21	244 89	282 79	321 07	360 98	577 16	815 21	.....	.....	.....	.....
64	171 87	209 64	247 45	285 38	323 62	362 38	579 00	823 50	.....	.....	.....	.....
65	174 11	212 07	249 96	287 93	326 11	364 72	580 38	831 44	.....	.....	.....	.....

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on Non-Participating 20-Year Endowment Policies
of \$1,000 each.

AT END OF														
5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	
\$165	\$208	\$254	\$301	\$351	\$403	\$457	\$514	\$574	\$637	\$703	\$772	\$844	\$920	
165	208	253	301	351	403	457	514	574	637	703	772	844	920	
165	208	253	301	350	402	457	514	574	636	702	771	844	920	
165	208	253	301	350	402	457	513	574	636	702	771	844	920	
164	208	253	300	350	402	456	514	573	636	702	771	844	920	
164	208	253	300	350	402	456	513	573	636	702	771	843	920	
164	207	253	300	350	402	456	513	573	636	701	771	843	920	
164	207	253	300	349	401	456	513	573	635	701	770	843	920	
164	207	252	300	349	401	456	513	572	635	701	770	843	919	
164	207	252	300	349	401	455	512	572	635	701	770	843	919	
164	207	252	299	349	401	455	512	572	635	701	770	842	919	
164	207	252	299	349	401	455	512	572	634	700	769	842	919	
164	207	252	299	349	401	455	512	572	634	700	769	842	919	
164	207	252	299	349	401	455	512	572	634	700	769	842	919	
164	207	252	300	349	401	455	512	571	634	699	769	841	918	
164	207	253	300	349	401	455	512	571	633	699	768	841	918	
164	208	253	300	349	401	455	511	571	633	699	768	841	918	
165	208	253	300	349	401	455	511	570	633	698	767	840	918	
165	208	253	300	350	401	455	511	570	632	698	767	840	917	
165	209	254	301	350	401	454	511	570	632	697	766	839	917	
166	209	254	301	349	401	454	510	569	631	696	765	839	917	
166	209	254	301	349	400	454	510	568	630	695	765	838	916	
166	209	254	300	349	400	453	509	567	629	694	764	837	916	
166	209	254	300	349	399	452	508	566	628	693	763	836	915	
166	209	253	300	348	399	452	507	565	627	692	762	835	915	
166	209	253	300	348	398	451	506	564	626	691	760	834	914	
166	209	253	299	347	397	450	505	563	625	690	759	833	913	
166	209	253	299	347	397	449	504	562	623	688	758	833	912	
166	209	253	298	346	396	448	503	561	622	687	756	831	912	
166	209	253	298	346	395	447	502	559	620	685	754	829	911	
166	209	252	298	345	395	446	500	558	618	683	753	828	910	
166	209	252	298	345	394	445	499	556	616	681	751	825	909	
167	209	252	297	344	393	444	498	554	614	679	748	824	907	
167	209	252	297	344	392	443	496	552	612	677	746	822	906	
167	209	252	297	343	391	442	494	550	610	674	743	820	905	
168	209	252	297	343	390	440	493	548	607	671	741	817	903	

AN VALUES ON (PARTICIPATING) ORDINARY LIFE POLICIES OF \$1,000 EACH.

20-Year Distribution Period.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.
\$21	\$33	\$43	\$53	\$65	\$76	\$88	\$100	\$112	\$126	\$139	\$155	\$169	\$239	\$287
21	34	45	56	67	79	92	104	117	130	145	161	176	248	297
22	36	47	58	70	82	95	108	121	135	150	167	182	257	307
23	37	48	60	72	85	98	112	126	140	156	173	189	266	318
24	38	50	62	75	88	102	116	130	145	161	178	195	276	328
25	40	52	64	78	91	106	120	135	151	167	185	202	286	339
26	42	54	67	81	95	110	125	141	157	174	192	211	296	350
27	43	57	70	84	99	114	130	146	163	181	199	219	307	361
28	45	59	72	87	103	119	135	151	169	187	206	227	318	372
29	46	61	75	90	106	123	139	157	175	194	214	235	328	384
30	48	63	78	94	111	128	145	163	182	201	222	244	340	394
32	50	66	81	98	115	133	151	169	189	209	231	253	353	404
33	53	69	85	102	120	138	157	176	196	217	239	262	365	415
34	55	71	88	106	124	144	163	182	203	225	248	272	377	426
35	57	74	91	110	128	149	168	189	210	233	256	281	389	436
37	59	77	94	114	133	154	174	195	217	241	265	290	401	446
38	61	79	98	118	138	159	180	202	225	248	273	299	412	457
40	63	82	101	122	143	165	186	209	232	256	282	308	424	468
41	65	85	105	126	148	170	192	215	239	264	290	317	436	479
42	68	88	108	130	152	176	198	222	247	272	299	328	447	490
44	70	91	112	135	158	182	206	229	254	280	308	336	459	500
46	73	95	116	140	163	188	212	236	262	289	317	345	470	511
47	75	98	120	144	169	194	218	244	270	297	326	355	482	522
49	78	101	124	149	174	200	225	251	278	306	335	364	494	533
51	81	105	128	154	179	206	232	258	286	314	343	374	506	542
53	84	108	133	159	185	212	238	266	294	322	352	383	517	553
55	86	112	137	164	191	219	245	273	302	331	361	393	528	563
56	89	116	141	169	196	225	252	281	310	340	370	402	540	570
58	92	119	146	174	202	231	259	288	318	348	379	412	551	580
60	96	123	150	179	208	238	266	295	325	356	388	421	562	589
62	98	127	154	184	213	244	273	303	333	365	397	430	573	598
64	101	130	159	189	219	250	280	310	341	373	405	439	585	607
66	104	134	164	195	225	257	287	317	349	381	414	447	598	618
68	107	138	168	200	231	263	294	325	357	389	422	456	604	624
70	110	142	173	205	237	270	301	332	364	397	431	465	614	630
72	113	146	177	210	242	276	307	339	371	404	438	472	628	646
74	117	150	182	215	248	282	313	345	378	411	445	479	631	651
76	120	154	186	220	253	288	319	352	384	418	452	487	640	659
79	123	158	191	225	259	294	323	358	391	424	459	494	649	669
81	126	161	195	230	264	300	332	365	398	431	466	501	654	674

15-Year Distribution Period.

[illegible]

CAN VALUES ON ORDINARY LIFE POLICIES OF

\$1,000 EACH.

10-Year, 5-Year and Annual Distribution Periods.

AT THE END OF

	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.
16	\$26	\$33	\$40	\$48	\$56	\$64	\$73	\$82	\$92	\$102	\$112	\$122	\$175	\$227
17	27	34	42	50	59	67	76	86	95	106	117	127	182	236
18	28	35	44	52	61	70	79	89	99	110	122	132	189	245
19	29	37	46	54	64	73	83	93	104	115	127	138	197	256
20	31	39	47	57	66	76	86	97	108	120	132	143	205	268
21	32	40	50	59	69	79	90	101	112	125	137	149	213	281
22	33	42	52	62	72	82	94	105	117	130	143	155	221	294
23	35	44	54	64	75	86	98	109	122	135	149	162	230	308
24	36	46	56	67	79	90	102	114	127	141	155	168	239	322
25	38	48	59	70	82	94	106	119	132	147	162	175	248	337
26	40	50	61	73	85	98	110	124	138	153	168	182	257	352
27	41	52	64	76	89	102	115	129	144	159	175	190	267	368
28	43	54	67	79	93	106	120	134	150	166	182	197	277	384
29	45	56	69	83	97	111	125	140	156	172	190	206	287	400
30	47	59	73	86	101	115	130	146	162	180	197	218	297	417
31	49	61	76	90	105	120	136	152	169	187	205	221	307	435
32	51	64	79	94	110	125	142	158	176	194	213	230	318	453
33	54	67	82	98	115	131	148	165	183	202	221	239	328	471
34	56	70	86	102	120	136	154	172	190	210	230	247	339	490
35	58	73	90	107	125	142	160	178	198	218	238	256	350	509
36	61	76	94	111	130	148	166	185	205	225	247	266	361	528
37	64	80	98	116	135	154	173	193	213	234	256	275	371	548
38	67	83	102	121	141	160	179	200	221	242	265	284	382	568
39	69	87	106	126	146	166	186	207	229	251	274	294	393	588
40	72	90	110	131	152	172	193	215	237	260	283	303	404	608
41	75	94	115	136	158	178	199	222	245	268	292	313	415	628
42	78	98	119	141	163	185	207	230	253	277	301	322	426	648
43	82	101	124	146	169	191	214	238	261	286	311	332	436	668
44	85	105	128	151	175	198	221	245	270	295	320	342	447	688
45	88	109	133	157	181	205	229	253	278	303	329	351	457	708
46	91	113	138	162	188	212	236	261	287	312	338	361	467	728
47	95	117	143	168	194	218	244	269	295	321	348	370	477	748
48	98	121	148	173	200	225	251	277	303	330	357	380	487	768
49	102	125	152	179	206	232	258	285	312	339	366	389	497	788
50	105	129	157	185	213	239	266	293	320	348	375	398	507	808
51	109	134	163	190	219	246	273	301	328	356	384	407	517	828
52	112	138	168	196	226	253	281	309	337	365	393	416	528	848
53	116	143	173	202	232	260	288	316	345	373	401	425	539	868
54	120	147	178	208	238	267	295	324	353	381	410	434	550	888
55	123	152	183	213	245	274	302	331	360	389	419	443	560	908
56	127	156	188	219	251	280	309	339	368	398	428	453	570	928
57	131	160	193	225	257	287	316	346	376	406	437	462	580	948
58	134	164	198	230	263	293	323	354	384	415	446	473	590	968
59	138	169	203	235	269	299	330	361	393	424	456	483	600	988
60	141	173	207	241	275	306	338	369	403	434	467	493	610	1008
61	145	177	212	246	281	313	345	378	411	444	477	503	620	1028
62	148	181	217	251	287	320	352	387	421	454	489	513	630	1048
63	151	185	222	257	294	328	362	397	429	462	497	523	640	1068
64	155	189	227	264	302	337	372	402	437	470	503	529	650	1088
65	158	194	233	271	310	346	380	410	445	479	513	539	660	1108

LOAN VALUES

20-YEAR LIFE POLICIES

(Participating) 20-Premiums Life Policies of \$1,000 each, 20-Year Distribution Period.

AT END OF															
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
\$50	\$73	\$95	\$117	\$140	\$165	\$191	\$215	\$239	\$265	\$292	\$319	\$348	\$477	\$602	\$555
51	74	97	119	144	168	195	219	244	271	298	326	356	487	511	566
52	76	99	122	147	172	199	224	249	276	304	333	363	497	522	577
54	78	101	124	150	176	203	228	255	282	310	340	370	507	533	589
55	79	103	127	153	179	207	233	260	288	316	347	378	517	544	600
56	81	105	129	156	183	212	238	265	294	323	354	386	528	555	610
57	83	107	132	159	187	216	243	271	300	330	361	393	538	566	620
58	84	110	135	163	191	221	248	276	306	336	368	402	549	577	631
60	86	112	138	166	195	225	254	283	313	344	377	410	561	589	641
61	88	114	141	170	199	230	259	288	319	351	384	419	572	600	652
62	90	117	144	174	204	236	265	295	326	359	392	428	584	610	662
64	92	120	147	177	208	241	270	301	333	366	401	437	596	620	672
65	94	122	151	181	213	246	276	307	340	374	409	446	608	631	682
67	96	125	154	185	217	251	282	314	347	382	418	455	620	641	692
68	98	128	157	189	221	255	288	320	354	389	425	463	631	652	702
69	100	130	160	193	225	261	293	326	361	396	433	472	642	662	712
71	103	133	163	197	230	266	299	332	367	403	441	480	653	672	723
72	105	136	167	201	235	272	305	339	374	411	449	488	664	682	732
74	107	138	170	205	240	277	310	345	381	418	457	497	675	692	741
75	109	141	174	209	244	282	316	351	388	425	465	505	686	702	750
77	111	144	177	213	249	287	322	358	395	433	472	514	697	712	759
79	114	147	181	217	253	292	327	363	401	439	480	521	707	722	768
80	116	150	184	221	258	298	333	370	408	447	487	530	718	732	777
82	118	153	188	225	263	303	339	376	414	454	495	538	729	741	786
84	121	156	191	229	268	308	344	382	421	461	502	545	739	750	793
86	123	159	195	234	272	314	350	388	427	468	510	553	750	759	801
87	126	162	198	238	277	319	356	394	433	474	517	561	760	768	809
89	128	165	202	242	281	324	361	400	439	481	523	568	770	777	816
91	130	168	205	246	286	328	366	405	445	487	530	575	780	785	823
93	133	171	209	250	290	333	372	411	451	493	537	582	790	793	829
94	135	174	212	253	294	338	376	416	457	499	542	588	799	801	836
96	138	177	216	257	299	343	382	421	462	505	549	595	809	809	843
98	140	180	219	261	303	347	386	426	467	510	554	601	818	818	850
99	142	183	222	265	307	351	391	431	472	515	559	605	826	826	856
101	145	186	226	269	311	356	395	435	477	519	564	611	835	835	863
103	147	188	229	272	315	360	399	439	481	524	568	615	843	843	869
105	149	191	232	276	319	364	403	443	485	527	572	619	851	851	875
107	152	194	235	279	322	367	407	447	488	531	575	622	859	859	881
108	154	197	238	282	325	371	410	450	491	533	578	625	866	866	886
110	156	199	241	285	329	374	413	452	493	535	580	627	873	873	891

TABLE OF LOAN VALUES.

Showing the Amount of Loans at 5 per cent Interest, Payable in Advance, which the Company will make on 20-Year Endowment Policies for \$1,000 Each.

Age at Issue	AT END OF																		
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	
21	\$111	\$163	\$202	\$244	\$288	\$335	\$384	\$436	\$492	\$551	\$607	\$666	\$727	\$790	\$857	\$927	\$1,000	\$1,000	
22	111	163	202	244	288	334	384	436	492	551	607	665	727	790	857	927	1,000	1,000	
23	111	163	202	244	288	334	384	436	492	551	607	665	726	790	857	927	1,000	1,000	
24	111	163	202	244	288	334	384	436	492	551	607	665	726	790	857	927	1,000	1,000	
25	111	163	202	244	288	334	384	436	492	550	607	665	726	790	857	927	1,000	1,000	
26	111	163	202	244	288	334	384	436	492	550	606	665	726	790	857	926	1,000	1,000	
27	111	163	202	244	288	334	384	436	492	550	606	665	726	790	857	926	1,000	1,000	
28	111	163	202	244	288	334	384	436	491	550	606	665	726	790	856	926	1,000	1,000	
29	111	163	202	244	288	334	384	436	491	550	606	665	726	790	856	926	1,000	1,000	
30	111	163	202	244	288	334	384	436	491	550	606	664	726	789	856	926	1,000	1,000	
31	111	163	202	244	288	334	384	436	491	550	606	664	725	789	856	926	1,000	1,000	
32	111	163	202	244	288	334	384	436	491	550	606	664	725	789	856	926	1,000	1,000	
33	111	163	202	244	288	334	384	436	491	550	606	664	725	789	856	926	1,000	1,000	
34	111	163	202	244	288	334	384	436	491	550	605	664	725	789	856	926	1,000	1,000	
35	111	163	203	244	288	334	384	436	491	549	605	664	725	788	855	926	1,000	1,000	
36	111	164	203	244	288	334	384	436	491	549	605	663	724	788	855	925	1,000	1,000	
37	111	164	203	244	288	335	384	436	491	549	605	663	724	788	855	925	1,000	1,000	
38	112	164	203	244	288	335	384	436	491	549	605	663	724	787	854	925	1,000	1,000	
39	112	164	203	245	289	335	384	436	491	549	605	663	723	787	854	925	1,000	1,000	
40	112	164	204	245	289	335	384	436	491	549	604	662	723	787	854	925	1,000	1,000	
41	112	165	204	245	289	335	384	436	491	549	604	662	722	786	853	924	1,000	1,000	
42	113	165	204	246	290	336	385	436	491	549	604	661	722	786	853	924	1,000	1,000	
43	113	166	205	246	290	336	385	436	491	548	603	661	721	786	852	924	1,000	1,000	
44	113	166	205	247	290	336	385	436	491	548	603	660	721	784	852	923	1,000	1,000	
45	114	166	206	247	291	337	385	436	490	548	602	660	720	783	851	923	1,000	1,000	
46	114	167	206	247	291	337	385	436	490	547	602	659	719	783	850	922	1,000	1,000	
47	114	167	207	248	291	337	385	436	490	547	601	658	718	782	849	921	1,000	1,000	
48	115	168	207	248	292	337	385	436	490	546	600	657	717	780	848	921	1,000	1,000	
49	115	168	208	249	292	338	385	436	489	546	599	656	716	779	847	920	1,000	1,000	
50	116	169	208	249	292	338	385	436	489	545	598	655	714	778	846	919	1,000	1,000	
51	116	170	209	250	293	338	386	436	488	544	597	653	713	776	844	918	1,000	1,000	
52	117	170	209	250	293	338	386	435	488	543	596	652	711	774	843	917	1,000	1,000	
53	117	171	210	251	294	339	386	435	487	542	595	650	709	773	841	916	1,000	1,000	
54	118	172	211	252	294	339	386	435	487	541	593	649	707	770	839	915	1,000	1,000	
55	119	173	212	252	295	339	386	435	486	540	592	647	705	768	837	913	1,000	1,000	

TABLE OF LOAN VALUES.

Showing the Amount of Loans at 5 per cent Interest, which the Company will make on Ordinary Life Accumulation (March 1, 1899) Policies for \$1,000 Each.

AT END OF																				
Age at Issue.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	
21	\$18	\$24	\$35	\$48	\$56	\$65	\$75	\$84	\$94	105	115	126	\$138	149	161	173	186	\$199	212	
22	18	25	36	50	58	68	78	88	98	109	120	131	143	155	167	180	193	206	220	
23	19	26	37	52	61	71	81	91	102	113	124	136	148	161	173	187	200	214	228	
24	20	27	39	54	63	73	84	95	106	117	129	141	154	167	180	194	207	222	236	
25	21	29	41	56	66	76	87	98	110	122	134	147	160	173	187	201	215	230	245	
26	22	30	43	58	68	79	91	102	114	127	139	153	166	180	194	208	223	239	254	
27	23	31	45	60	71	82	94	106	119	132	145	158	172	187	201	216	232	247	263	
28	24	32	47	62	74	86	98	111	124	137	151	165	179	194	209	224	240	256	273	
29	25	34	49	65	77	89	102	115	128	142	156	171	186	201	217	233	249	266	283	
30	27	36	51	68	80	93	106	120	134	148	163	178	193	209	225	242	258	276	293	
31	28	37	53	71	83	97	110	124	139	154	169	185	201	217	234	251	268	285	303	
32	29	39	55	74	87	100	115	129	144	160	176	192	208	225	242	260	278	296	314	
33	30	41	57	77	90	105	119	135	150	166	182	199	216	234	251	269	287	306	324	
34	31	43	60	80	94	109	124	140	156	173	190	207	224	242	260	279	298	316	335	
35	33	45	63	83	98	113	129	146	162	179	197	215	233	251	270	289	308	327	347	
36	34	47	66	86	102	118	134	151	169	186	204	223	241	260	279	299	318	338	358	
37	36	49	69	90	106	123	140	157	175	194	212	231	250	270	289	309	329	349	369	
38	38	51	72	94	110	128	145	164	182	201	220	240	259	279	299	319	340	360	381	
39	40	54	75	98	115	133	151	170	189	209	228	248	269	289	309	330	351	372	392	
40	42	57	78	102	119	138	157	177	196	216	237	257	278	299	320	341	362	383	404	
41	44	60	81	106	124	144	163	184	204	224	245	266	287	309	330	352	373	394	416	
42	46	63	84	110	129	149	170	190	211	233	254	275	297	319	341	362	384	406	428	
43	48	66	88	114	134	155	176	198	219	241	263	285	307	329	351	374	396	418	440	
44	50	69	92	119	140	161	183	205	227	249	272	294	317	339	362	385	407	429	451	
45	53	72	96	124	145	167	190	212	235	258	281	304	327	350	373	396	418	441	463	
46	55	75	100	128	151	173	196	220	243	266	290	313	337	360	384	407	430	452	475	
47	57	78	104	133	156	180	203	227	251	275	299	323	347	371	394	418	441	464	486	
48	60	81	108	138	162	186	210	235	259	284	308	333	357	381	405	429	452	475	498	
49	63	85	112	143	167	192	217	242	267	293	318	342	367	392	416	440	463	486	509	
50	66	89	117	148	173	199	225	250	276	301	327	352	377	402	427	451	474	498	520	
51	68	92	121	153	179	205	232	258	284	310	336	362	387	412	437	461	485	508	531	
52	71	95	125	158	185	212	239	266	293	319	346	372	397	423	448	472	496	519	542	
53	74	99	130	163	191	219	246	274	301	328	355	381	407	433	458	482	506	530	553	
54	77	103	136	169	197	226	254	282	310	337	364	391	417	443	468	493	517	540	563	
55	80	107	140	175	204	233	261	290	318	346	374	401	427	453	478	503	527	551	574	
56	83	111	145	180	210	239	269	298	327	355	383	410	437	463	488	513	537	561	585	
57	86	115	150	185	216	246	276	306	335	364	392	419	446	472	498	523	548	572	596	
58	89	119	155	191	222	253	284	314	344	373	401	429	456	482	508	533	559	583	608	
59	92	123	160	197	229	260	291	322	352	381	410	438	465	492	518	544	570	595	620	
60	96	128	164	203	235	267	299	330	360	389	418	447	474	501	528	555	581	607	632	

Heavy face figures indicate also guaranteed cash surrender values, end of succeeding year.

TABLE OF LOAN VALUES.

Showing the Amount of Loans at 5 per cent Interest, which the Company will make on 20-Premiums Life Accumulation (March 1, 1899) Policies for \$1,000 Each.

Age at Issue.	AT END OF																		
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
21	\$38	\$51	\$76	108	128	149	170	193	216	240	265	291	\$318	346	375	405	435	\$467	495
22	39	53	78	110	130	152	174	197	220	245	270	297	324	352	382	412	444	476	504
23	40	54	80	112	133	154	177	200	225	250	276	303	330	359	389	420	452	485	513
24	41	55	81	114	135	158	181	204	229	255	281	308	337	366	397	428	461	495	523
25	42	57	83	117	138	161	184	208	234	260	287	314	343	373	404	436	470	504	532
26	43	58	85	119	141	164	188	213	238	265	292	321	350	381	412	445	479	514	542
27	44	60	87	121	144	167	192	217	243	270	298	327	357	388	420	453	488	524	552
28	45	61	89	124	147	171	196	221	248	275	304	334	364	396	428	462	497	534	562
29	46	63	91	126	150	174	200	226	253	281	310	340	371	404	437	471	507	544	572
30	48	65	93	129	153	178	204	230	258	287	316	347	379	412	445	481	517	555	583
31	49	67	96	132	156	182	208	235	263	293	323	354	386	420	454	490	527	565	593
32	50	68	98	135	159	185	212	240	269	299	329	361	394	428	463	500	537	576	604
33	52	70	100	137	163	189	217	245	274	305	336	368	402	436	472	509	547	587	615
34	53	72	103	140	166	193	221	250	280	311	343	376	410	445	481	519	558	598	626
35	55	74	106	143	170	197	226	256	286	317	350	383	418	454	491	529	568	609	637
36	56	76	108	146	173	201	231	261	292	324	357	391	426	462	500	539	579	621	649
37	58	79	111	150	177	206	235	266	298	330	364	398	434	471	509	549	590	632	660
38	59	81	114	153	181	210	240	272	304	337	371	406	442	480	519	559	600	643	671
39	61	83	117	156	185	215	245	277	310	343	378	414	451	489	528	569	611	655	683
40	63	86	119	160	189	219	250	283	316	350	385	422	459	498	538	579	622	666	694
41	65	88	122	163	193	224	256	288	322	357	393	429	467	506	547	589	632	678	706
42	67	91	126	167	197	228	261	294	328	364	400	437	475	515	556	599	643	689	717
43	69	93	129	170	201	233	266	300	335	370	407	445	484	524	565	609	653	700	728
44	71	96	132	174	205	238	271	305	341	377	414	452	492	532	575	618	664	712	740
45	73	99	135	177	209	242	276	311	347	383	421	460	500	541	584	628	674	723	751
46	75	101	138	181	213	247	281	317	353	390	428	467	507	549	592	637	684	734	762
47	77	104	142	185	217	251	286	322	359	396	435	474	515	557	601	647	694	745	773
48	79	107	145	188	221	256	291	327	364	402	441	481	522	565	609	656	704	755	783
49	81	110	148	192	225	260	296	333	370	408	448	488	530	573	618	664	714	766	794
50	83	113	151	195	229	265	301	338	376	414	454	495	537	580	625	673	723	776	804
51	85	115	155	198	233	269	306	343	381	420	460	501	543	587	633	681	732	786	814
52	88	118	158	202	237	273	310	348	386	425	466	507	550	594	640	689	741	796	824
53	90	121	161	205	241	278	315	353	391	431	471	513	556	600	647	696	749	806	834
54	92	124	164	209	245	282	319	357	396	436	476	518	561	606	653	703	757	815	843
55	94	127	167	212	248	286	323	362	401	441	481	523	567	612	659	710	765	824	852

TABLE OF LOAN VALUES.

Showing the Amount of Loans at 5 per cent Interest, which the Company

will make on 20-Year Endowment Accumulation

(March 1, 1899) Policies for \$1,000 Each.

AT THE END OF

	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
98	183	178	227	270	314	360	408	458	509	563	618	676	736	798	863	930	1000	
98	183	178	227	270	314	360	408	458	509	563	618	676	736	798	863	930	1000	
98	183	178	227	270	314	360	408	457	509	562	618	676	736	798	863	930	1000	
98	183	178	227	269	314	360	408	457	509	562	618	676	735	798	862	930	1000	
98	183	178	227	269	314	360	408	457	509	562	618	675	735	798	862	930	1000	
98	183	178	227	269	314	360	408	457	509	562	618	675	735	797	862	930	1000	
98	183	178	227	269	314	360	408	457	509	562	617	675	735	797	862	930	1000	
98	183	178	227	269	314	360	407	457	508	562	617	675	735	797	862	929	1000	
98	183	178	227	269	314	360	407	457	508	562	617	675	734	797	862	929	1000	
98	183	178	227	270	314	360	407	457	508	561	617	674	734	796	861	929	1000	
98	183	178	227	270	314	360	407	457	508	561	617	674	734	796	861	929	1000	
98	184	178	227	270	314	360	408	457	508	561	616	674	734	796	861	929	1000	
98	184	178	227	270	314	360	408	457	508	561	616	674	734	796	861	929	1000	
98	184	178	227	270	314	360	408	457	508	561	616	674	733	795	860	929	1000	
98	184	179	227	270	314	360	408	457	508	561	616	673	733	795	860	928	1000	
99	184	179	228	270	315	360	408	457	508	561	616	673	733	795	860	928	1000	
99	185	179	228	271	315	361	408	457	508	561	616	673	732	794	859	928	1000	
99	185	180	228	271	315	361	408	457	508	560	615	672	732	794	859	928	1000	
99	185	180	229	271	315	361	408	457	508	560	615	672	731	793	858	927	1000	
100	186	180	229	272	316	361	408	457	508	560	614	671	730	793	858	927	1000	
100	186	181	230	272	316	362	409	457	507	560	614	671	730	792	857	926	1000	
101	187	181	230	273	316	362	409	457	507	559	613	670	729	791	857	926	1000	
101	187	182	230	273	317	362	409	457	507	559	613	669	728	790	856	925	1000	
101	188	183	231	273	317	362	409	457	507	558	612	668	727	789	855	925	1000	
102	188	183	231	274	317	362	409	457	506	558	611	667	726	788	854	924	1000	
102	189	184	232	274	318	363	409	456	506	557	610	666	725	787	853	923	1000	
103	140	184	232	275	318	363	409	456	505	556	609	665	723	785	851	923	1000	

Black face figures indicate also Guaranteed Surrender Values, end of accumulation Period.

TABLE OF LOAN VALUES.

On 20-Premiums Life Policies
of \$1,000 each.On 20-Year Endowment Policies
of \$1,000 each.

Age at Issue.	AT THE END OF								AT THE END OF									
	3 Years.	5 Years.	7 Years.	8 Years.	10 Years.	12 Years.	14 Years.	15 Years.	18 Years.	3 Years.	5 Years.	7 Years.	8 Years.	10 Years.	12 Years.	14 Years.	15 Years.	18 Years.
12	30	55	80	95	130	165	205	230	310	70	125	190	220	265	380	475	530	720
13	30	55	85	100	130	170	210	235	315	70	125	190	220	265	380	475	530	720
14	35	60	90	105	135	175	215	240	330	70	125	190	220	265	380	475	530	720
15	35	60	90	105	140	175	220	245	335	70	125	190	220	265	380	475	530	720
16	35	65	90	110	145	185	225	250	345	70	125	190	220	265	380	470	530	720
17	35	65	95	110	145	185	230	260	350	70	125	190	220	265	380	470	530	720
18	35	65	95	110	150	190	235	265	355	70	125	190	220	265	380	470	530	720
19	35	65	100	115	150	195	240	270	365	70	125	190	220	265	380	470	530	720
20	40	65	100	115	155	200	245	275	375	70	125	190	220	265	380	470	530	720
21	40	70	100	120	160	205	250	280	380	70	125	185	220	265	375	470	530	720
22	40	70	105	120	160	205	255	285	390	70	125	185	220	265	375	470	530	720
23	40	70	105	125	165	210	260	290	395	70	125	185	220	265	375	470	530	720
24	40	75	110	130	170	215	265	300	405	70	125	185	220	265	375	470	530	720
25	45	75	110	130	175	220	275	305	415	70	125	185	220	265	375	470	530	720
26	45	75	115	135	175	225	280	310	420	70	125	185	220	265	375	470	530	720
27	45	80	115	135	180	230	285	315	430	70	125	185	220	265	375	470	530	720
28	45	80	120	140	185	235	290	325	440	70	125	185	220	265	375	470	530	720
29	45	80	120	140	190	240	295	330	445	70	125	185	220	265	375	470	530	720
30	45	85	125	145	195	245	300	335	455	70	125	185	220	265	375	470	530	720
31	50	85	125	150	195	250	305	340	465	70	125	185	220	290	375	465	530	720
32	50	85	130	150	200	255	310	350	470	70	125	185	220	290	375	465	530	720
33	50	90	130	155	205	260	320	355	480	70	125	185	220	290	375	465	530	720
34	50	90	135	155	205	265	325	360	490	70	125	185	220	290	375	465	530	720
35	55	95	135	160	210	265	330	370	495	70	125	185	220	290	375	465	530	720
36	55	95	140	165	215	275	335	375	505	70	125	185	220	290	370	465	530	720
37	55	95	145	165	220	280	340	380	515	70	125	185	220	290	370	465	530	720
38	55	100	145	170	225	280	345	385	520	70	125	185	220	290	370	465	530	720
39	55	100	150	170	225	285	350	390	530	70	125	185	220	290	370	460	515	710
40	60	100	150	175	230	290	355	395	535	70	125	185	220	290	370	460	515	710
41	60	100	155	180	235	295	365	405	545	70	125	190	220	290	370	460	515	710
42	60	105	160	185	240	300	365	410	550	70	125	190	220	290	370	460	515	710
43	65	110	160	185	245	305	375	420	565	75	130	190	220	290	370	455	510	700
44	65	110	165	190	250	310	380	425	570	75	130	190	220	290	365	455	510	700
45	65	115	165	195	250	315	385	430	580	75	130	190	220	290	365	455	510	700

LOAN VALUES

Guaranteed on Ordinary Life Policies of \$1,000 Each.

[illegible]

Loan Values Guaranteed on 20-Premiums Life Policies of \$1,000 Each

AT THE END OF

	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	25 Years.	30 Years.
18	\$55	\$73	\$91	110	130	150	171	\$193	\$216	\$239	\$263	\$288	\$314	\$341	\$369	\$397	\$436	\$483
19	56	74	93	112	132	153	174	197	219	243	268	293	320	347	376	405	446	493
20	58	76	95	115	135	156	178	200	224	248	273	298	325	353	383	413	453	500
21	59	78	97	117	137	159	181	204	228	252	278	305	332	360	390	420	462	509
22	60	79	99	119	140	162	185	208	233	257	283	310	338	367	397	428	471	518
23	62	81	101	122	143	165	189	212	237	262	288	316	345	374	405	436	480	528
24	63	82	103	124	146	169	192	216	242	268	295	323	351	381	413	445	489	536
25	64	84	105	126	149	172	196	221	246	273	300	329	359	388	421	453	499	546
26	65	86	108	129	152	175	200	225	252	279	306	335	365	396	429	462	508	556
27	67	88	109	132	155	179	204	230	256	284	312	342	372	404	437	471	518	566
28	69	90	112	135	158	183	208	234	261	289	318	349	379	412	445	480	528	576
29	70	92	115	137	162	187	212	239	267	296	324	355	387	420	454	489	538	586
30	72	94	117	141	165	190	216	244	272	301	332	362	395	428	463	499	548	596
31	73	96	119	144	169	195	221	249	278	307	338	369	403	437	472	508	558	606
32	75	98	122	146	172	198	225	254	283	314	345	377	411	445	481	518	568	616
33	77	100	125	150	176	203	231	260	289	320	351	385	419	454	490	528	578	626
34	79	102	127	153	180	207	235	265	295	326	359	392	427	462	500	538	589	637
35	81	105	130	156	183	211	241	270	301	333	366	400	435	471	509	548	599	647
36	82	108	133	160	188	216	245	276	307	340	373	407	443	480	519	558	610	658
37	84	109	136	163	191	220	251	281	313	346	380	415	451	489	528	568	620	668
38	86	112	139	167	196	225	255	287	319	353	387	423	459	498	538	578	630	678
39	88	115	142	171	199	230	261	293	325	360	395	431	468	507	548	589	640	688
40	90	117	145	174	204	234	266	298	332	366	402	439	477	516	557	599	650	698
41	92	120	148	178	208	239	271	304	338	373	409	446	485	525	567	610	660	708
42	94	123	152	181	212	244	277	310	344	379	416	454	493	533	576	620	670	718
43	97	126	155	185	216	249	281	315	351	387	423	461	501	542	585	630	679	728
44	99	128	158	189	221	253	287	321	357	393	431	469	509	551	594	640	689	738
45	101	131	162	193	225	258	292	326	362	399	437	477	517	559	603	650	698	748
46	103	134	164	197	229	262	297	332	369	405	444	484	525	567	612	660	709	758
47	105	136	168	200	234	267	302	337	374	412	450	491	532	576	621	670	719	768
48	108	139	171	204	237	271	306	342	379	418	457	497	540	584	630	679	728	777
49	109	142	174	207	241	276	311	348	385	423	463	504	547	592	639	689	738	787
50	111	144	177	210	245	280	315	352	390	429	469	511	554	599	648	698	748	797
51	114	146	180	214	249	284	320	358	396	434	475	517	560	606	655	707	756	805
52	116	149	183	217	252	288	324	362	400	440	480	522	567	613	663	716	765	814
53	117	152	186	221	256	292	329	366	405	444	486	528	573	620	670	725	775	824
54	120	154	189	224	260	296	333	370	409	449	490	533	578	626	677	733	783	832
55	122	156	191	226	262	299	336	374	414	453	495	538	583	631	684	741	792	841
56	124	159	194	230	266	303	340	378	417	457	498	541	587	637	691	750	801	850
57	126	162	197	233	270	306	343	381	420	460	502	546	592	642	697	757	808	857
58	127	163	199	235	272	309	346	384	423	463	504	549	595	647	702	765	816	865
59	130	166	202	238	275	312	349	387	426	466	507	551	599	651	708	774	825	874
60	132	168	205	241	278	315	351	389	428	468	510	554	602	655	713	782	833	882

Loan Values Guaranteed on 20-Year Endowment Policies for \$1,000 Each.

Age at Issue.	AT THE END OF														
	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
18	\$132	\$171	\$211	\$253	\$297	\$342	\$388	\$437	\$487	\$540	\$594	\$650	\$709	\$770	\$833
19	132	171	211	253	297	342	388	437	487	540	594	650	709	770	833
20	132	171	211	253	297	342	388	437	487	540	594	650	709	770	833
21	132	171	211	253	297	342	388	437	487	540	594	650	709	770	833
22	132	171	211	252	297	342	388	437	487	540	594	650	709	770	833
23	132	171	211	252	297	342	388	437	487	540	594	650	709	770	833
24	132	171	211	252	297	342	388	437	487	540	594	650	709	770	833
25	132	171	211	252	297	342	388	436	486	540	594	650	709	770	833
26	132	171	211	252	296	342	387	436	486	539	594	649	709	769	833
27	132	171	211	252	296	341	387	436	486	539	594	649	709	769	833
28	132	171	211	252	296	341	387	436	486	539	593	649	708	769	833
29	132	171	211	252	296	341	387	436	486	539	593	649	708	769	833
30	132	171	211	252	296	341	387	436	486	539	593	649	708	769	833
31	132	171	211	252	296	341	387	436	486	539	593	649	708	769	833
32	132	171	211	252	296	341	387	436	486	538	593	648	708	769	832
33	132	171	211	252	296	341	387	436	486	538	593	648	707	768	832
34	132	171	211	252	296	341	387	435	486	538	592	648	707	768	832
35	132	171	211	252	296	341	387	435	486	538	592	648	707	768	832
36	132	171	211	252	296	341	387	435	486	538	592	648	707	768	832
37	132	171	211	252	296	341	387	435	486	538	592	648	706	767	832
38	132	171	211	252	296	341	387	435	486	537	591	648	706	767	831
39	132	171	211	252	296	341	387	435	485	537	591	647	705	767	831
40	132	171	211	253	297	341	387	435	485	537	590	647	705	766	831
41	133	171	212	253	297	341	387	435	485	536	590	646	704	766	831
42	133	171	212	253	297	341	387	435	485	536	589	646	704	765	830
43	133	172	212	253	297	341	387	434	484	535	589	645	703	765	830
44	134	172	213	254	297	341	387	434	484	535	588	644	702	765	829
45	134	172	213	254	297	341	387	434	483	534	587	643	702	764	829
46	134	172	213	254	297	341	387	433	483	533	586	642	701	763	828
47	135	173	213	254	297	341	387	433	482	532	585	641	700	762	828
48	135	173	214	254	297	341	386	432	481	531	585	640	699	761	828
49	135	173	214	254	297	341	386	432	480	531	584	639	698	760	827
50	135	174	214	255	297	341	385	432	479	530	583	638	696	759	826
51	135	174	214	255	297	340	385	431	478	529	581	636	694	757	825
52	135	174	215	255	297	340	384	430	477	527	579	634	693	756	824
53	136	175	215	255	297	340	384	429	477	526	577	632	691	754	823
54	136	175	215	255	297	339	383	428	475	524	576	630	689	752	822
55	136	176	216	255	297	339	382	427	474	522	574	628	686	750	820
56	137	176	216	256	297	339	382	426	472	521	571	626	684	748	819
57	138	177	216	256	297	338	381	425	470	518	569	622	681	746	818
58	138	177	216	256	297	338	380	423	468	516	566	620	678	743	816
59	139	178	216	256	297	337	379	422	467	513	563	616	675	739	813
60	140	179	217	257	297	337	378	420	464	511	559	612	671	737	811

TABLE OF LOAN VALUES (DEFERRED DIVIDEND POLICIES).

Fig. the Amount of Loans which the Company will make on Annual Premiums (Endowment at 85), Policies of \$1,000 each.

AT END OF

5 Years.	4 Years.	3 Years.	2 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
19	22	23	24	24	25	26	27	28	29	30	31	32
20	27	28	29	30	31	32	33	34	35	36	37	38
21	28	29	30	31	32	33	34	35	36	37	38	39
22	30	31	32	33	34	35	36	37	38	39	40	41
23	31	32	33	34	35	36	37	38	39	40	41	42
24	32	33	34	35	36	37	38	39	40	41	42	43
25	33	34	35	36	37	38	39	40	41	42	43	44
26	34	35	36	37	38	39	40	41	42	43	44	45
27	35	36	37	38	39	40	41	42	43	44	45	46
28	36	37	38	39	40	41	42	43	44	45	46	47
29	37	38	39	40	41	42	43	44	45	46	47	48
30	38	39	40	41	42	43	44	45	46	47	48	49
31	39	40	41	42	43	44	45	46	47	48	49	50
32	40	41	42	43	44	45	46	47	48	49	50	51
33	41	42	43	44	45	46	47	48	49	50	51	52
34	42	43	44	45	46	47	48	49	50	51	52	53
35	43	44	45	46	47	48	49	50	51	52	53	54
36	44	45	46	47	48	49	50	51	52	53	54	55
37	45	46	47	48	49	50	51	52	53	54	55	56
38	46	47	48	49	50	51	52	53	54	55	56	57
39	47	48	49	50	51	52	53	54	55	56	57	58
40	48	49	50	51	52	53	54	55	56	57	58	59
41	49	50	51	52	53	54	55	56	57	58	59	60
42	50	51	52	53	54	55	56	57	58	59	60	61
43	51	52	53	54	55	56	57	58	59	60	61	62
44	52	53	54	55	56	57	58	59	60	61	62	63
45	53	54	55	56	57	58	59	60	61	62	63	64
46	54	55	56	57	58	59	60	61	62	63	64	65
47	55	56	57	58	59	60	61	62	63	64	65	66
48	56	57	58	59	60	61	62	63	64	65	66	67
49	57	58	59	60	61	62	63	64	65	66	67	68
50	58	59	60	61	62	63	64	65	66	67	68	69
51	59	60	61	62	63	64	65	66	67	68	69	70
52	60	61	62	63	64	65	66	67	68	69	70	71
53	61	62	63	64	65	66	67	68	69	70	71	72
54	62	63	64	65	66	67	68	69	70	71	72	73
55	63	64	65	66	67	68	69	70	71	72	73	74
56	64	65	66	67	68	69	70	71	72	73	74	75
57	65	66	67	68	69	70	71	72	73	74	75	76
58	66	67	68	69	70	71	72	73	74	75	76	77
59	67	68	69	70	71	72	73	74	75	76	77	78
60	68	69	70	71	72	73	74	75	76	77	78	79
61	69	70	71	72	73	74	75	76	77	78	79	80
62	70	71	72	73	74	75	76	77	78	79	80	81
63	71	72	73	74	75	76	77	78	79	80	81	82
64	72	73	74	75	76	77	78	79	80	81	82	83
65	73	74	75	76	77	78	79	80	81	82	83	84
66	74	75	76	77	78	79	80	81	82	83	84	85
67	75	76	77	78	79	80	81	82	83	84	85	86
68	76	77	78	79	80	81	82	83	84	85	86	87
69	77	78	79	80	81	82	83	84	85	86	87	88
70	78	79	80	81	82	83	84	85	86	87	88	89
71	79	80	81	82	83	84	85	86	87	88	89	90
72	80	81	82	83	84	85	86	87	88	89	90	91
73	81	82	83	84	85	86	87	88	89	90	91	92
74	82	83	84	85	86	87	88	89	90	91	92	93
75	83	84	85	86	87	88	89	90	91	92	93	94
76	84	85	86	87	88	89	90	91	92	93	94	95
77	85	86	87	88	89	90	91	92	93	94	95	96
78	86	87	88	89	90	91	92	93	94	95	96	97
79	87	88	89	90	91	92	93	94	95	96	97	98
80	88	89	90	91	92	93	94	95	96	97	98	99
81	89	90	91	92	93	94	95	96	97	98	99	100
82	90	91	92	93	94	95	96	97	98	99	100	101
83	91	92	93	94	95	96	97	98	99	100	101	102
84	92	93	94	95	96	97	98	99	100	101	102	103
85	93	94	95	96	97	98	99	100	101	102	103	104
86	94	95	96	97	98	99	100	101	102	103	104	105
87	95	96	97	98	99	100	101	102	103	104	105	106
88	96	97	98	99	100	101	102	103	104	105	106	107
89	97	98	99	100	101	102	103	104	105	106	107	108
90	98	99	100	101	102	103	104	105	106	107	108	109
91	99	100	101	102	103	104	105	106	107	108	109	110
92	100	101	102	103	104	105	106	107	108	109	110	111
93	101	102	103	104	105	106	107	108	109	110	111	112
94	102	103	104	105	106	107	108	109	110	111	112	113
95	103	104	105	106	107	108	109	110	111	112	113	114
96	104	105	106	107	108	109	110	111	112	113	114	115
97	105	106	107	108	109	110	111	112	113	114	115	116
98	106	107	108	109	110	111	112	113	114	115	116	117
99	107	108	109	110	111	112	113	114	115	116	117	118
100	108	109	110	111	112	113	114	115	116	117	118	119

TABLE OF LOAN VALUES (DEFERRED DIVIDEND POLICIES.)

20-Premiums (Endowment at 85) Policies for \$1,000 each.

Age at Issue.	AT END OF													
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	
20	448	361	275	209	1505	1120	8187	6154	3250	2352	1806	1446	1199	
21	49	63	77	92	107	123	140	157	256	360	408	456	519	
22	50	64	79	94	110	126	143	161	263	369	416	462	521	
23	51	65	81	96	112	129	147	165	268	378	423	472	532	
24	53	67	83	98	115	132	150	169	275	387	436	486	543	
25	54	69	85	101	118	135	154	173	282	396	446	499	555	
26	55	71	87	103	121	139	157	177	288	406	456	510	566	
27	57	73	89	106	124	142	161	181	296	416	467	521	577	
28	58	74	91	108	127	146	165	186	303	426	477	532	589	
29	60	76	93	111	130	149	170	191	311	436	488	543	600	
30	61	78	96	114	133	153	174	195	318	446	499	555	611	
31	63	80	98	117	137	157	178	201	326	456	510	566	623	
32	64	82	101	120	140	161	183	206	334	467	521	577	634	
33	66	84	103	123	144	165	188	211	342	477	532	589	645	
34	68	87	106	126	148	170	193	217	350	488	543	600	657	
35	70	89	109	130	152	174	198	222	358	499	555	611	668	
36	72	91	112	134	156	179	203	228	367	510	566	623	679	
37	74	94	115	137	160	184	206	234	375	521	577	634	690	
38	76	97	119	141	164	189	214	239	383	532	589	645	702	
39	78	100	122	145	169	193	219	245	392	543	600	657	713	
40	80	102	125	149	173	198	224	251	400	555	611	668	725	
41	83	105	128	153	177	203	229	257	409	566	623	679	736	
42	85	108	132	156	182	209	235	262	417	577	634	689	751	
43	87	111	135	160	186	212	240	268	425	589	645	702	764	
44	89	113	138	163	190	217	245	273	434	600	657	713	779	
45	91	116	141	167	194	221	250	279	442	611	668	725	796	
46	93	118	144	171	198	226	255	284	450	623	679	736	815	
47	95	121	147	174	202	230	260	290	458	634	690	751	837	
48	97	123	150	178	206	235	265	295	466	645	702	764	855	
49	100	126	153	181	210	239	269	301	474	657	713	779	900	
50	102	129	156	185	214	244	274	306	481	668	725	796	.....
51	104	131	159	188	218	248	279	311	489	679	736	815	.....
52	106	134	162	192	222	252	284	316	496	690	751	837	.....
53	108	136	166	195	226	257	289	321	503	702	764	855	.....
54	110	139	169	199	230	261	293	326	510	713	779	900	.....
55	112	142	172	203	234	265	298	331	517	725	796	.....	.....
56	115	145	175	206	238	270	302	336	523	736	815	.....	.....
57	117	147	178	210	241	274	307	340	529	751	837	.....	.....
58	119	150	181	213	245	278	311	345	536	764	855	.....	.....
59	122	153	184	216	249	282	315	349	542	779	900	.....	.....
60	124	156	187	220	252	285	319	353	548	796	.....	.....	.....

TABLE OF LOAN VALUES.

20-Year Endowment Policies for \$1,000 Each.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
20	\$114	\$148	\$183	\$220	\$258	\$298	\$339	\$381	\$619	\$808
21	114	148	183	220	258	297	338	381	619	808
22	114	148	183	220	258	297	338	381	619	808
23	114	148	183	220	258	297	338	381	619	808
24	114	148	183	220	258	297	338	381	619	808
25	114	148	183	220	258	297	338	381	619	808
26	114	148	183	220	258	297	338	381	619	808
27	114	148	183	220	258	297	338	381	619	808
28	114	148	183	220	258	297	338	381	619	808
29	114	148	183	220	258	297	338	380	618	808
30	114	148	183	220	258	297	338	380	618	808
31	114	148	183	220	258	297	338	380	618	808
32	114	148	183	220	258	297	338	380	618	808
33	114	148	183	220	258	297	338	380	618	808
34	114	148	183	220	258	297	338	380	618	808
35	114	148	183	220	258	297	338	380	617	808
36	114	148	183	220	258	297	338	380	617	808
37	114	148	183	220	258	297	338	380	617	808
38	114	148	184	220	258	297	338	380	617	808
39	114	148	184	220	258	298	338	380	616	808
40	115	149	184	221	259	298	338	380	616	808
41	115	149	184	221	259	298	338	380	616	808
42	115	149	185	221	259	298	339	380	615	808
43	115	150	185	221	259	298	339	380	615	808
44	116	150	185	222	260	298	339	380	614	808
45	116	150	186	222	260	299	339	380	613	808
46	116	151	186	222	260	299	339	380	612	808
47	117	151	186	222	260	299	339	380	612	808
48	117	151	187	222	260	299	339	380	611	808
49	117	152	187	223	261	299	339	379	610	808
50	118	152	188	224	261	299	339	379	608	808
51	118	153	188	224	261	299	338	379	607	808
52	119	153	188	224	261	299	338	379	605	808
53	119	154	189	225	262	299	338	378	604	808
54	120	154	189	225	262	300	338	378	602	808
55	120	155	190	226	262	300	338	377	600	808
56	121	156	191	226	263	300	338	377	598	808
57	122	156	191	227	263	300	338	376	595	808
58	122	157	192	228	264	300	338	376	593	808
59	123	158	193	228	264	300	337	375	590	808
60	124	159	194	229	265	301	337	374	586	808

TABLE OF LOAN VALUES.

Showing the amount of Loans which the Society will make on Ordinary Life Accumulation. (Form 505 A.) Policies for \$1,000 Each.

AT END OF																			
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	
\$10	\$16	\$22	\$28	\$36	\$43	\$51	\$60	\$70	\$80	\$91	102	\$113	123	133	144	155	\$167	179	
10	16	23	30	37	45	54	63	73	83	94	106	117	128	139	150	162	174	187	
11	17	24	31	39	47	56	65	76	87	98	111	122	133	144	156	168	181	194	
11	18	25	32	40	49	58	68	79	90	102	115	127	138	150	162	175	188	201	
12	18	26	34	42	51	61	71	82	94	107	120	132	144	156	169	182	195	209	
12	19	27	35	44	53	63	74	86	98	111	125	137	149	162	176	189	203	218	
13	20	28	37	46	56	66	77	89	102	116	130	143	156	169	183	197	211	226	
13	21	29	38	48	58	69	81	93	107	121	136	149	162	176	190	205	220	235	
14	22	30	40	50	60	72	84	97	111	126	141	155	169	183	198	213	228	244	
14	23	32	41	52	63	75	88	101	116	131	147	161	176	191	206	221	237	253	
15	24	33	43	54	66	78	91	106	121	137	154	168	183	198	214	230	246	262	
16	25	35	45	57	69	82	95	110	126	142	160	175	191	206	222	238	255	272	
16	26	36	47	59	72	85	100	115	131	148	167	182	198	214	231	247	264	281	
17	27	38	49	62	75	89	104	120	137	155	174	190	206	222	239	256	273	291	
18	28	40	51	64	78	93	108	125	143	161	181	197	214	231	248	265	283	301	
19	30	41	54	67	81	97	113	130	149	168	188	205	222	239	257	275	293	311	
20	31	43	56	70	85	101	118	136	155	175	195	212	230	248	266	284	303	321	
20	32	45	59	73	89	105	123	141	161	182	202	220	238	257	275	294	312	331	
21	34	47	61	76	93	110	128	147	168	189	210	228	247	265	284	303	323	342	
22	35	49	64	80	97	114	133	154	175	197	217	236	255	274	294	313	333	352	
23	37	51	67	83	101	119	139	160	182	205	225	244	264	283	303	323	343	363	
24	39	54	70	87	105	124	145	166	189	212	233	252	272	292	313	333	353	373	
26	40	56	73	91	109	129	151	173	196	220	240	261	281	301	322	343	363	384	
27	42	59	76	94	114	135	157	179	204	228	248	269	290	311	332	353	374	394	
28	44	61	79	98	119	140	163	186	211	235	256	277	299	320	341	362	384	406	
29	46	64	82	102	123	146	169	193	219	242	264	286	307	329	351	372	394	416	
30	48	66	86	106	128	151	175	200	226	250	272	294	316	338	360	382	404	426	
32	50	69	89	110	133	157	181	207	234	258	280	303	325	348	370	392	414	436	
33	52	72	93	115	138	162	188	214	242	266	289	312	334	357	380	402	424	446	
34	54	75	96	119	143	168	194	222	250	273	297	320	344	367	389	412	434	456	
36	56	77	100	123	148	174	201	229	257	281	305	329	353	376	399	422	444	466	
37	58	80	103	128	153	180	208	236	265	289	314	338	362	385	409	432	454	476	
38	61	83	107	132	159	186	214	244	273	297	322	347	371	395	418	441	464	486	
40	63	86	111	137	164	192	221	251	280	306	331	355	380	404	427	451	474	496	
42	65	89	115	142	169	198	228	259	288	313	339	364	389	413	437	460	483	506	
43	67	93	119	146	175	204	235	266	295	321	347	372	397	422	446	470	493	515	
45	70	96	123	151	180	211	242	274	303	329	355	381	406	431	455	479	502	525	
47	72	99	127	156	186	217	249	281	310	337	363	389	415	440	464	488	511	534	
48	75	102	131	160	191	223	255	289	318	345	371	398	423	448	473	497	520	543	
50	77	105	135	165	197	229	262	296	325	352	379	406	432	457	482	506	529	552	
51	80	109	139	170	202	235	269	303	332	360	387	414	440	465	490	514	538	561	
53	82	112	143	175	207	241	275	310	339	367	395	422	448	474	499	523	547	570	
54	85	115	147	179	213	247	282	317	346	375	402	430	456	482	507	532	555	579	
56	87	118	151	184	218	253	288	324	353	382	410	437	464	490	515	540	564	588	
58	90	122	155	188	223	258	294	330	360	389	417	445	472	498	524	549	574	598	
59	92	125	158	193	228	264	301	337	367	396	425	453	480	506	533	558	584	609	

Heavy face figures indicate also guaranteed cash surrender values, end of succeeding year.

TABLE OF LOAN VALUES

Showing the amount of Loans which the Society will make on 20-Premium Life Accumulation (Form 507, A) Policies for \$1,000 Each.

Age at Issue.	AT END OF																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	
20	20	32	45	60	75	91	108	126	146	167	192	218	245	273	298	325	352	381	411	
21	20	33	47	62	76	93	110	129	149	171	196	223	251	280	305	332	360	389	419	
22	21	34	48	63	78	95	113	132	153	175	201	228	257	286	313	340	369	399	429	
23	21	34	49	65	80	97	115	135	156	179	206	234	263	293	320	348	377	408	438	
24	22	35	50	66	82	100	118	138	160	184	210	239	269	300	328	356	387	418	448	
25	22	36	51	68	84	102	121	142	164	188	215	245	276	307	336	365	396	428	458	
26	23	37	52	69	86	105	124	145	168	193	221	251	283	315	344	374	405	438	468	
27	23	38	54	71	88	107	127	149	172	197	226	257	289	323	352	383	415	449	479	
28	24	39	55	73	90	110	130	152	176	202	232	264	297	331	361	392	425	460	490	
29	24	40	56	75	93	112	133	156	181	207	238	270	304	339	370	402	435	470	500	
30	25	41	58	77	95	115	137	160	185	213	244	277	312	347	379	412	446	481	511	
31	26	42	59	78	97	118	140	164	190	218	250	284	319	356	388	421	456	493	523	
32	26	43	61	81	100	121	144	168	195	224	256	291	327	364	397	431	467	504	534	
33	27	44	62	83	103	124	148	173	200	229	262	298	335	376	406	441	478	515	545	
34	28	45	64	85	105	128	151	177	205	235	269	306	343	382	416	451	488	527	557	
35	28	46	66	87	108	131	156	182	210	242	276	313	351	390	425	462	499	539	569	
36	29	48	68	90	111	135	160	187	216	247	282	320	359	399	435	472	510	551	581	
37	30	49	70	92	114	138	164	191	221	253	289	328	368	408	444	482	521	563	593	
38	31	51	72	95	117	142	168	196	226	259	296	335	376	417	454	492	533	575	605	
39	32	52	74	97	120	146	172	201	232	265	302	343	384	426	464	503	544	587	617	
40	33	54	76	100	124	149	177	206	237	271	309	350	392	435	473	513	555	599	629	
41	34	55	78	103	127	153	181	211	243	277	316	358	401	444	483	524	566	611	641	
42	35	57	80	105	130	157	185	215	248	283	322	365	409	453	493	534	578	623	653	
43	36	58	82	108	133	160	189	220	253	289	329	372	417	462	502	544	589	636	666	
44	37	59	84	110	136	164	193	224	258	295	335	379	425	470	511	555	600	648	678	
45	37	61	85	112	139	167	197	229	263	300	342	387	433	479	521	565	611	660	690	
46	38	62	87	115	141	170	201	233	268	306	348	394	440	487	530	575	622	672	702	
47	39	63	89	117	144	174	205	238	273	311	354	400	448	496	539	584	632	683	713	
48	40	65	91	119	147	177	208	242	278	317	360	407	455	504	548	594	643	695	725	
49	41	66	93	122	150	180	212	246	283	322	366	414	463	512	556	603	653	707	737	
50	42	67	95	124	153	184	216	251	288	328	372	420	470	519	565	612	663	718	748	
51	43	69	97	127	156	187	220	255	293	333	378	427	477	527	573	621	673	729	759	
52	43	70	98	129	158	190	224	259	297	338	384	433	483	534	580	630	683	740	770	
53	44	72	100	131	161	194	227	263	302	343	389	438	490	540	588	638	692	751	781	
54	45	73	102	134	164	197	231	267	306	347	394	444	495	547	594	646	701	762	792	
55	46	74	104	136	167	200	234	271	310	352	399	449	501	553	601	653	710	772	802	
56	47	76	106	139	170	203	238	275	314	356	404	454	506	558	607	660	718	782	812	
57	48	77	108	141	172	206	241	278	318	360	407	459	511	563	613	667	726	792	822	
58	49	79	110	143	175	209	244	282	321	364	411	463	516	568	618	673	733	802	832	
59	50	80	112	145	177	212	247	285	325	367	415	467	520	572	623	678	740	811	841	
60	51	81	113	148	180	214	250	288	328	370	418	470	524	576	627	684	747	820	850	

Heavy face figures indicate also guaranteed cash surrender values and of succeeding year.

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Society will make on 20-Year
Endowment Accumulation (Form 508 A) Policies for \$1,000 Each.

AT THE END OF																		
2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
54	94	129	165	202	239	285	333	388	448	514	584	646	710	777	848	922	1,000	
54	94	129	165	202	239	285	332	388	448	514	584	645	710	777	847	922	1,000	
54	94	129	164	201	239	285	332	388	448	514	584	645	709	777	847	922	1,000	
54	94	129	164	201	239	285	332	387	448	514	584	645	709	777	847	921	1,000	
54	94	129	164	201	238	285	332	387	448	513	584	645	709	776	847	921	1,000	
54	94	129	164	201	238	285	332	387	447	513	583	645	709	776	847	921	1,000	
54	94	129	164	201	238	285	332	387	447	513	583	644	709	776	847	921	1,000	
54	94	128	164	201	238	284	331	387	447	513	583	644	708	776	847	921	1,000	
54	94	128	164	201	238	284	331	386	447	512	583	644	708	776	846	921	1,000	
54	94	128	164	201	238	284	331	386	447	512	582	644	708	775	846	921	1,000	
54	94	128	164	201	238	284	331	386	446	512	582	643	708	775	846	921	1,000	
54	94	128	164	201	238	284	331	386	446	512	582	643	707	775	846	920	1,000	
54	94	128	164	201	238	284	331	386	446	512	582	643	707	774	845	920	1,000	
54	94	128	164	201	238	284	331	386	446	512	582	643	707	774	845	920	1,000	
54	94	128	164	201	238	284	331	386	446	512	581	642	706	774	845	920	1,000	
54	94	129	165	201	238	284	331	386	446	512	581	642	706	773	845	920	1,000	
54	94	129	165	201	239	285	332	386	446	511	581	642	706	773	844	920	1,000	
54	94	129	165	202	239	285	332	386	446	511	581	641	705	773	844	919	1,000	
55	95	130	165	202	239	285	332	386	446	511	580	641	705	772	843	919	1,000	
55	95	130	166	202	239	285	332	386	446	511	580	640	704	771	843	919	1,000	
55	95	130	166	203	240	285	332	386	446	510	579	640	703	771	842	918	1,000	
55	96	131	166	203	240	286	332	386	445	510	579	639	703	770	842	918	1,000	
55	96	131	166	203	240	285	332	386	445	509	578	638	702	769	841	917	1,000	
56	96	131	167	203	240	285	331	385	444	508	577	637	701	768	840	917	1,000	
56	96	131	167	203	240	285	331	385	444	508	576	636	699	767	839	916	1,000	
56	96	131	167	203	239	285	331	384	443	507	575	635	698	766	838	916	1,000	
56	96	131	167	203	239	285	330	384	442	506	574	634	697	765	837	915	1,000	
56	97	131	167	203	239	284	330	383	441	505	573	633	696	763	836	914	1,000	
56	97	132	167	203	239	284	330	383	441	504	571	631	694	762	834	913	1,000	
56	97	132	167	203	239	284	329	382	440	503	570	629	692	760	833	912	1,000	
56	97	132	167	203	239	284	329	382	439	502	568	628	691	758	832	911	1,000	
57	97	132	168	204	239	284	329	381	438	500	567	626	689	756	830	910	1,000	
57	98	133	168	204	240	284	328	381	437	499	565	624	687	754	828	909	1,000	
57	98	133	168	204	240	284	328	380	436	498	563	622	684	752	826	908	1,000	
57	99	134	169	205	240	284	328	379	435	496	561	619	682	750	824	907	1,000	
58	99	134	169	205	240	284	328	379	434	495	559	617	679	747	822	905	1,000	
58	100	135	170	206	241	284	327	378	433	493	557	614	676	744	819	903	1,000	
59	100	136	171	206	241	284	327	377	432	491	554	611	673	741	816	901	1,000	
59	101	136	171	207	241	284	327	376	431	489	552	608	670	737	813	899	1,000	
60	102	137	172	207	242	284	326	376	429	487	549	605	666	734	810	897	1,000	

Black face figures indicate also Guaranteed Surrender Values, end of
succeeding year.

LOAN VALUES.

Guaranteed on Participating and Nonparticipating Ordinary Life Policies of \$1,000 Each.

Age at Issue.	AT THE END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.
20	\$13	\$19	\$28	\$36	\$41	\$52	\$62	\$72	\$81	\$91	\$101	\$112	\$123	\$182	\$247	\$322	\$404	\$494	\$594	\$704
21	14	20	29	37	45	54	64	74	84	94	105	116	128	189	256	332	416	508	610	722
22	14	21	31	38	47	56	66	77	87	98	109	120	133	196	265	343	428	522	626	740
23	15	22	32	40	49	59	69	80	91	102	113	125	138	204	274	354	440	536	642	758
24	16	23	33	42	51	61	72	83	94	106	117	130	143	211	284	366	454	552	660	778
25	16	23	34	43	53	63	75	87	98	110	122	135	148	219	294	378	468	568	678	798
26	17	24	36	45	55	66	77	90	102	114	127	140	154	227	304	390	482	584	696	818
27	17	25	37	47	57	68	81	94	106	118	132	145	160	235	314	402	500	604	718	842
28	18	26	39	49	59	71	84	97	110	123	137	151	166	244	325	416	518	624	738	864
29	19	27	40	51	62	74	87	101	114	128	142	157	172	253	336	430	534	642	758	886
30	19	29	42	53	64	77	91	105	119	133	148	163	179	262	347	444	550	660	778	908
31	20	30	44	55	67	80	94	109	123	138	153	169	186	272	358	458	568	680	800	932
32	21	31	45	57	70	83	98	114	128	143	159	176	193	281	369	472	584	700	822	956
33	22	32	47	59	72	87	102	118	133	149	166	183	200	291	381	486	600	718	842	978
34	23	34	49	62	75	90	106	123	139	155	172	190	208	301	392	500	618	740	866	1004
35	24	35	51	64	78	94	110	128	144	161	179	197	216	311	404	516	638	764	894	1036
36	25	36	53	67	82	98	115	133	150	167	185	204	224	322	416	530	654	782	914	1058
37	26	38	55	70	85	102	119	138	156	174	193	212	232	332	428	544	670	800	934	1080
38	27	40	58	73	89	106	124	144	162	180	200	220	240	343	440	560	690	824	962	1110
39	28	41	60	76	92	110	129	149	168	187	207	228	249	353	452	576	708	844	986	1140
40	29	43	63	79	96	114	134	155	174	194	215	236	258	364	464	590	724	862	1006	1162
41	31	45	65	82	100	119	139	161	181	201	222	244	266	375	476	604	740	882	1030	1188
42	32	47	68	85	104	124	145	167	188	209	230	253	275	386	487	618	756	900	1050	1210
43	33	49	71	89	108	128	150	173	194	216	238	261	284	397	499	632	778	924	1078	1242
44	35	51	74	92	112	133	156	180	201	223	246	270	293	408	511	646	794	942	1100	1266
45	36	53	77	96	116	138	162	186	208	231	254	278	303	419	522	658	808	958	1118	1286
46	38	55	80	100	121	143	167	193	215	239	263	287	312	430	533	670	822	974	1136	1306
47	39	57	83	103	125	149	173	199	223	247	271	296	321	441	544	684	838	992	1156	1328
48	41	59	86	107	130	154	179	206	230	254	279	305	331	452	556	698	854	1010	1176	1350
49	42	61	89	111	134	159	185	213	237	262	288	314	340	463	568	712	870	1030	1198	1374
50	44	64	92	115	139	164	191	219	245	270	296	323	349	473	576	722	882	1044	1214	1392
51	45	66	96	119	144	170	197	226	252	278	305	332	359	483	587	734	896	1060	1232	1410
52	47	68	99	123	149	175	204	233	259	286	313	341	368	494	598	746	910	1076	1250	1430
53	49	71	102	127	153	181	210	240	267	294	322	349	377	504	609	758	924	1092	1268	1450
54	50	73	106	131	158	187	216	247	275	302	330	358	387	514	620	770	938	1108	1286	1470
55	52	76	109	136	163	192	223	254	282	310	339	367	396	524	631	782	952	1124	1304	1490
56	54	78	113	140	168	198	229	261	290	318	347	376	404	534	643	796	968	1142	1324	1510
57	56	81	116	144	173	204	235	268	297	326	355	384	413	544	654	808	982	1158	1342	1530
58	58	83	120	148	178	209	242	275	305	334	363	393	422	556	666	822	998	1176	1360	1550
59	60	86	124	153	183	215	248	282	312	341	371	401	430	566	679	834	1012	1190	1380	1570
60	61	88	127	157	188	221	254	289	319	349	379	409	439	577	692	848	1028	1208	1400	1590

Loan Values 20-Year Endowment Policies same as all ages, and of

2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.
\$75	\$76	\$110	\$145	\$185	\$225	\$265	\$310	\$355	\$405	\$455	\$510	\$565	\$620	\$675	\$745	\$810

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Premiums Life Policies of \$1,000 each.

AT THE END OF															
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
330	344	365	382	401	421	443	468	488	512	536	562	589	646	679	727
31	45	66	84	103	123	145	169	192	216	241	267	295	445	489	538
31	46	68	85	105	125	148	172	195	220	245	272	300	453	498	545
32	47	69	87	107	128	151	176	199	224	250	277	306	462	508	558
33	48	70	89	109	130	154	179	203	228	255	283	312	470	517	569
33	49	72	90	111	133	157	183	207	233	260	288	318	479	527	579
34	50	73	92	113	136	160	186	211	237	265	294	324	489	538	590
35	51	75	94	115	138	163	190	216	242	270	300	331	498	548	601
35	52	76	96	118	141	167	194	220	247	276	306	337	508	558	612
36	53	78	98	120	144	170	198	224	252	281	312	344	517	569	623
37	54	79	100	123	147	174	202	229	257	287	318	351	527	579	633
38	55	81	102	125	150	177	206	234	262	293	324	358	538	590	644
38	56	83	104	128	153	181	210	238	268	298	331	365	548	601	655
39	58	84	107	131	156	185	215	243	273	304	337	372	558	612	666
40	59	86	109	133	160	188	219	248	279	311	344	379	569	623	676
41	60	88	111	136	163	192	224	253	284	317	351	387	579	633	687
42	61	90	114	139	167	196	228	259	290	323	358	394	590	644	698
43	63	92	116	142	170	201	233	264	296	330	365	402	601	655	708
44	64	94	118	145	174	205	238	269	302	336	372	410	612	666	718
45	66	96	121	148	177	209	243	275	308	343	379	417	623	676	728
46	67	98	124	151	181	213	248	280	314	349	386	425	633	687	738
47	69	100	126	155	185	218	253	286	320	356	393	433	644	698	747
48	70	103	129	158	189	222	258	291	326	362	400	440	655	708	757
49	72	105	132	161	193	226	263	296	332	369	407	448	666	718	766
50	73	107	135	164	196	231	268	302	338	375	414	455	676	728	775
51	75	109	137	168	200	235	273	307	344	381	421	463	687	738	784
52	76	112	140	171	204	240	277	313	349	388	428	470	698	747	792
53	78	114	143	174	208	244	282	318	355	394	434	477	708	757	801
55	80	116	146	177	212	248	287	323	361	400	441	484	718	766	809
56	81	118	148	181	215	252	292	328	366	406	447	490	728	775	817
57	83	121	151	184	219	256	296	333	371	411	453	497	738	784	826
58	84	123	154	187	222	260	301	338	376	417	459	503	747	792	834
59	86	125	156	190	226	264	305	342	381	422	464	509	757	801	841
60	88	127	159	193	229	268	309	347	386	427	470	514	766	809	849
61	89	130	162	196	233	272	313	351	391	432	475	520	775	817	857
62	91	132	164	199	236	275	317	355	395	436	479	525	784	826	864
64	92	134	167	202	239	279	321	359	399	440	484	529	792	834	871
65	94	136	169	205	243	282	324	363	403	444	487	533	801	841	879
66	96	138	172	208	246	286	328	366	406	448	491	537	809	849	885
67	97	140	174	210	249	289	331	370	409	451	494	540	817	857	892
68	99	142	177	213	251	292	334	372	412	453	497	542	826	864	898

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make
Ordinary Life Policies of \$1,000 each.

Age at Issue.	AT END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
21	\$20	\$28	\$36	\$43	\$52	\$60	\$69	\$78	\$87	\$97	\$107	\$117	\$128	\$138	\$149
22	21	29	37	45	54	63	72	81	91	101	111	122	133	143	154
23	22	30	39	47	56	65	75	84	94	105	115	127	138	148	159
24	23	31	40	49	58	68	78	88	98	109	120	132	144	155	166
25	24	33	42	51	61	71	81	91	102	113	125	137	149	160	171
26	25	34	43	53	63	73	84	95	106	118	130	143	156	168	179
27	26	36	45	55	66	76	87	99	111	123	136	149	162	175	187
28	27	37	47	58	68	80	91	103	115	128	141	155	169	182	195
29	28	39	49	60	71	83	95	107	120	134	147	161	176	190	204
30	30	40	51	63	74	86	99	112	125	139	154	168	183	198	213
31	31	42	53	65	78	90	103	117	131	145	160	175	191	206	221
32	32	44	56	68	81	94	108	122	137	151	167	182	198	214	229
33	34	46	58	71	85	98	113	127	142	158	174	190	206	222	238
34	35	48	61	74	88	103	118	133	149	164	181	197	214	230	247
35	37	50	64	78	92	107	123	139	155	171	188	205	223	240	257
36	38	52	67	81	97	112	128	144	161	178	196	213	230	248	265
37	40	55	70	85	101	117	134	150	167	185	202	220	238	256	273
38	42	57	73	89	105	122	139	156	174	192	210	228	247	265	283
39	44	60	76	93	110	127	145	162	181	199	217	236	255	273	292
40	46	63	80	97	114	132	150	169	187	206	225	244	263	282	301
41	48	66	83	101	119	137	156	175	194	213	233	252	272	291	310
42	51	68	86	105	123	142	161	181	201	220	240	261	281	300	319
43	53	71	90	109	128	147	167	187	207	228	248	269	290	309	328
44	55	74	93	112	132	152	173	193	214	235	256	277	299	319	339
45	57	76	96	116	137	158	179	200	221	242	264	286	307	327	348
46	59	79	100	120	142	163	184	206	228	250	272	294	316	337	358
47	61	82	103	125	146	168	190	213	235	258	280	303	325	347	369
48	63	85	107	129	151	174	197	219	242	266	289	312	334	356	378
49	65	88	110	133	156	179	203	226	250	273	297	320	344	367	390
50	67	91	114	138	161	185	209	233	257	281	305	329	353	377	401
51	70	94	118	142	167	191	216	240	265	289	314	338	362	387	411
52	73	97	122	147	172	197	222	248	273	297	322	347	371	396	421
53	75	100	126	152	177	203	229	255	280	306	331	356	380	405	430
54	77	104	130	156	183	209	236	262	288	313	339	364	389	414	440
55	80	107	134	161	189	216	242	269	295	321	347	372	397	423	449
56	83	111	138	166	194	222	249	276	303	329	355	381	406	432	458
57	85	114	143	171	200	228	256	283	310	337	363	389	415	441	467
58	88	118	147	176	205	234	262	290	318	345	371	398	423	449	475
59	91	121	151	181	211	240	269	297	325	352	379	406	432	458	484
60	93	124	155	186	216	246	275	304	332	360	387	414	440	466	492

TABLE OF LOAN VALUES.

owing the Amount of Loans which the Company will make on
20-Premiums Life Policies of \$1,000 each.

AT END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	19 Years.
\$43	\$58	\$75	\$91	\$109	\$127	\$147	\$167	\$187	\$209	\$232	\$255	\$280	\$390
44	60	76	94	112	130	150	170	192	214	237	261	286	399
45	61	78	96	114	134	154	174	196	219	243	267	293	408
46	63	80	98	117	137	157	179	201	224	248	274	300	418
47	64	82	101	120	140	161	183	206	230	254	280	307	428
48	66	84	103	123	144	165	187	211	235	261	287	315	438
49	67	85	104	124	145	166	189	212	236	262	288	316	439
51	69	88	108	129	151	173	197	221	247	274	301	331	460
52	71	90	111	132	154	178	202	227	253	280	309	339	470
53	73	93	114	136	158	182	207	233	259	288	317	347	481
55	74	95	117	139	162	187	212	239	266	295	325	356	493
56	76	98	120	143	167	192	218	245	273	302	333	364	504
57	78	100	123	146	171	197	223	251	280	310	341	373	515
59	80	103	126	150	176	202	229	257	287	317	349	382	527
61	83	106	129	154	180	207	235	264	294	325	357	390	539
62	85	109	133	159	185	212	241	270	301	332	365	399	551
64	87	112	137	163	190	218	247	277	308	340	374	408	563
66	90	115	141	167	195	223	253	283	315	348	382	417	575
68	92	118	144	172	200	229	259	290	322	356	390	426	587
70	95	121	148	176	204	234	265	296	329	363	398	435	599
72	98	124	152	180	209	239	271	303	336	371	407	444	611
74	100	127	155	184	214	245	276	309	343	378	415	453	623
76	102	130	159	188	218	250	282	315	350	386	423	462	635
77	105	133	162	192	223	255	288	322	357	393	431	470	648
79	107	136	166	196	227	260	293	328	363	400	439	479	659
81	109	139	169	200	232	265	299	334	370	408	447	487	672
82	112	142	172	204	236	270	304	340	377	415	454	496	683
84	114	144	176	208	241	275	310	346	383	422	462	504	695
86	116	147	179	211	245	279	315	351	389	428	469	512	707
88	118	150	182	215	249	284	320	357	395	435	476	519	718
89	121	153	186	219	254	289	325	363	401	441	483	527	729
91	123	156	189	223	258	294	330	368	407	448	490	534	740
93	125	158	192	227	262	298	335	373	413	453	496	540	751
95	128	161	196	230	266	303	340	378	418	459	502	547	762
97	130	164	199	234	270	307	344	383	423	464	507	553	772
98	132	167	202	238	274	311	349	387	427	469	512	558	782
100	135	170	205	241	277	315	352	391	432	473	517	563	792
102	137	172	208	244	281	318	356	395	435	477	521	568	802
104	139	175	211	247	284	321	360	399	439	481	525	572	811
105	141	177	213	250	287	325	363	402	442	484	529	576	820

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on 20-Year

Endowment Policies of \$1,000 each.

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
21	\$106	\$144	\$185	\$227	\$272	\$318	\$366	\$417	\$470	\$526	\$584	\$645	\$710	\$777	\$847
22	106	144	185	227	271	318	366	417	470	526	584	645	709	777	847
23	106	144	185	227	271	318	366	417	470	526	584	645	709	777	847
24	106	144	185	227	271	317	366	417	470	525	584	645	709	776	847
25	106	144	185	227	271	317	366	416	469	525	583	645	709	776	847
26	106	144	185	227	271	317	365	416	469	525	583	644	709	776	847
27	106	144	184	227	271	317	365	416	469	525	583	644	708	776	847
28	105	144	184	226	271	317	365	416	469	524	583	644	708	776	846
29	105	144	184	226	270	317	365	415	468	524	582	644	708	775	846
30	105	144	184	226	270	316	365	415	468	524	582	643	708	775	846
31	105	144	184	226	270	316	365	415	468	524	582	643	707	775	846
32	105	144	184	226	270	316	364	415	468	524	582	643	707	775	846
33	105	144	184	226	270	316	364	415	468	524	582	643	707	774	846
34	105	144	184	226	270	316	365	415	468	523	582	643	707	774	846
35	105	144	184	226	270	316	365	415	468	523	581	642	706	774	845
36	105	144	184	226	270	317	365	415	468	523	581	642	706	773	845
37	106	144	185	227	271	317	365	415	468	523	581	642	706	773	844
38	106	144	185	227	271	317	365	415	468	523	581	641	705	773	844
39	106	145	185	227	271	317	365	415	468	523	580	641	705	772	843
40	106	145	186	228	272	317	365	415	468	522	580	640	704	771	843
41	107	146	186	228	272	318	365	415	467	522	579	640	703	771	842
42	107	146	186	228	272	318	365	415	467	521	579	639	703	770	842
43	107	146	186	228	272	317	365	414	466	521	578	638	702	769	841
44	108	146	187	228	272	317	365	414	466	520	577	637	701	768	840
45	108	146	187	228	272	317	364	413	465	519	576	636	700	767	839
46	108	146	187	228	272	317	364	413	464	518	575	635	698	766	838
47	108	147	187	228	271	316	363	412	463	517	574	634	697	765	837
48	108	147	187	228	271	316	363	411	462	516	573	632	696	763	836
49	108	147	187	228	271	316	362	411	462	515	571	631	694	762	834
50	108	147	187	228	271	315	362	410	461	514	570	629	692	760	833
51	108	147	187	228	271	315	361	409	460	513	568	628	690	758	832
52	109	147	187	228	271	315	361	409	459	511	567	626	689	756	830
53	109	147	187	228	271	315	360	408	458	510	565	624	687	754	828
54	109	148	188	229	271	315	360	407	457	508	563	622	684	752	826
55	110	148	188	229	271	314	360	406	455	507	561	619	682	750	824
56	110	149	188	229	271	314	359	406	454	505	559	617	679	747	822
57	111	149	189	230	271	314	359	405	453	503	557	614	676	744	819
58	111	150	190	230	271	314	358	404	451	501	554	611	673	741	816
59	112	151	190	230	272	314	357	403	450	499	552	608	670	737	813
60	112	151	191	231	272	314	357	401	448	497	549	606	666	734	810

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Year Endowment Policies of \$1,000 each.

Age at Issue.		AT THE END OF																	
		3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.		
21	\$133	\$178	\$227	\$270	\$314	\$360	\$408	\$458	\$509	\$563	\$618	\$676	\$736	\$798	\$863	\$930			
22	133	178	227	270	314	360	408	458	509	563	618	676	736	798	863	930			
23	133	178	227	270	314	360	408	458	509	563	618	676	736	798	863	930			
24	133	178	227	270	314	360	408	457	509	562	618	676	736	798	863	930			
25	133	178	227	269	314	360	408	457	509	562	618	676	735	798	862	930			
26	133	178	227	269	314	360	408	457	509	562	618	675	735	798	862	930			
27	133	178	227	269	314	360	408	457	509	562	618	675	735	797	862	930			
28	133	178	227	269	314	360	408	457	509	562	618	675	735	797	862	930			
29	133	178	227	269	314	360	408	457	509	562	617	675	735	797	862	930			
30	133	178	227	269	314	360	408	457	508	562	617	675	735	797	862	930			
31	133	178	227	269	314	360	407	457	508	562	617	675	735	797	862	929			
32	133	178	227	269	314	360	407	457	508	562	617	675	734	797	862	929			
33	133	178	227	270	314	360	407	457	508	561	617	674	734	796	861	929			
34	133	178	227	270	314	360	407	457	508	561	617	674	734	796	861	929			
35	134	178	227	270	314	360	407	457	508	561	617	674	734	796	861	929			
36	134	178	227	270	314	360	408	457	508	561	616	674	734	796	861	929			
37	134	178	227	270	314	360	408	457	508	561	616	674	733	795	860	929			
38	134	179	227	270	314	360	408	457	508	561	616	673	733	795	860	928			
39	134	179	228	270	315	360	408	457	508	561	616	673	733	795	860	928			
40	135	179	228	271	315	361	408	457	508	561	616	673	732	794	859	928			
41	135	180	228	271	315	361	408	457	508	560	615	672	732	794	859	928			
42	135	180	229	271	315	361	408	457	508	560	615	672	731	793	858	927			
43	136	180	229	272	316	361	408	457	508	560	614	671	730	793	858	927			
44	136	181	230	272	316	362	409	457	507	560	614	671	730	792	857	926			
45	137	181	230	273	316	362	409	457	507	559	613	670	729	791	857	926			
46	137	182	230	273	317	362	409	457	507	559	613	669	728	790	856	925			
47	138	183	231	273	317	362	409	457	507	558	612	668	727	789	855	925			
48	138	183	231	274	317	362	409	457	506	558	611	667	726	788	854	924			
49	139	184	232	274	318	363	409	456	506	557	610	666	725	787	853	923			
50	140	184	232	275	318	363	409	456	505	556	609	665	723	785	851	923			
51	141	185	233	275	318	363	409	456	505	555	608	663	722	784	850	922			
52	141	185	234	276	319	363	408	455	504	554	607	662	720	782	848	921			
53	142	186	234	276	319	363	408	455	503	553	605	660	718	780	847	920			
54	143	187	235	277	320	363	408	455	502	552	604	658	716	778	845	918			
55	143	188	236	277	320	364	408	454	502	551	602	656	714	776	843	917			

SECURITY TRUST AND LIFE, OF NEW YORK.

N VALUES ON (PARTICIPATING) ORDINARY LIFE POLICIES OF \$1,000 EACH.

AT THE END OF

	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.	20 Yrs.
29	29	337	345	353	362	380	389	399	\$109	\$120	\$141	\$153	\$166	\$179	\$192	\$205	\$218
30	30	38	46	55	64	82	92	102	113	124	146	158	171	184	198	212	225
31	31	39	48	57	66	84	95	106	117	128	151	163	177	191	205	219	232
32	32	40	50	59	68	87	98	110	121	132	156	168	183	198	212	227	240
33	33	41	52	61	70	90	101	114	125	136	161	173	189	205	219	235	248
34	34	42	54	63	72	93	104	118	129	140	166	178	195	212	226	242	255
35	35	43	56	65	74	96	107	122	133	145	172	184	202	219	234	251	264
36	36	45	58	67	76	99	110	126	137	150	178	190	209	226	242	259	273
37	37	47	60	69	79	103	114	130	142	155	184	196	217	234	250	269	283
38	38	49	62	71	82	107	118	134	147	160	190	203	225	242	258	277	291
39	39	51	64	74	85	111	123	138	152	166	197	210	233	251	267	286	300
40	40	53	66	77	88	115	128	143	157	172	204	217	241	260	276	295	309
41	42	55	68	80	91	119	133	148	163	178	211	225	249	269	285	305	319
42	44	57	71	83	94	123	138	153	169	184	218	233	257	277	294	314	328
43	46	59	74	86	97	127	143	158	175	190	225	241	265	285	304	323	337
44	48	61	77	89	100	132	148	164	181	196	232	249	273	293	314	332	346
45	50	63	80	92	104	137	153	170	187	202	238	257	281	302	324	341	355
46	52	66	83	95	108	142	158	176	193	208	245	265	289	311	333	351	365
47	54	69	86	99	112	147	163	182	199	214	252	273	297	320	342	361	375
48	56	72	89	103	116	149	168	188	205	220	260	281	306	329	351	371	385
49	58	75	92	107	120	155	173	194	212	227	268	289	315	338	360	381	395
50	60	78	95	111	124	161	178	200	219	234	276	299	324	347	370	391	405
51	62	81	98	115	128	167	184	206	226	241	284	308	333	356	380	401	415
52	64	84	101	119	132	172	190	212	233	248	292	317	342	365	390	411	425
53	66	87	104	123	136	178	196	218	240	255	300	326	351	374	399	421	442
54	68	90	107	127	140	184	202	224	247	262	308	335	360	383	408	431	452
55	70	93	110	131	144	190	208	230	254	269	316	344	369	392	417	440	461
56	72	96	114	134	148	196	214	236	261	276	324	353	378	401	426	449	470
57	74	99	118	138	152	202	220	242	268	284	333	362	387	410	436	458	479
58	77	102	122	142	156	208	227	248	275	292	342	371	396	419	446	467	488
59	80	105	126	146	161	214	234	254	282	300	351	380	405	429	455	476	497
60	83	108	130	150	166	220	241	261	289	308	360	389	414	439	464	485	506
61	86	111	134	154	171	226	248	268	296	316	369	398	423	449	473	494	515
62	89	114	138	158	176	232	255	275	303	324	378	407	432	458	482	503	524
63	92	117	142	162	181	238	262	282	310	332	387	416	441	467	491	512	533
64	95	120	146	166	186	244	269	289	317	340	396	425	450	476	500	521	542
65	98	123	150	170	191	250	275	296	324	348	405	434	459	484	508	529	550
66	101	126	154	174	196	256	281	303	331	356	414	443	467	492	516	539	560
67	104	129	158	178	201	262	287	310	338	364	423	452	475	500	524	548	569
68	107	132	162	182	206	268	293	317	345	372	433	462	485	508	532	557	578
69	110	135	166	186	211	274	299	324	352	380	441	465	488	511	535	560	581
70	113	139	170	190	216	280	305	331	359	388	448	473	496	519	543	568	589
71	116	143	174	195	222	286	311	338	366	396	456	481	504	527	551	576	597
72	119	147	178	200	228	292	317	345	373	404	462	488	511	534	558	583	604
73	122	151	182	205	234	298	323	352	380	412	468	495	518	541	565	590	611
74	125	155	186	210	240	304	329	359	387	420	474	503	526	549	573	598	619
75	128	159	190	215	246	310	335	366	394	426	480	511	534	557	581	606	627
76	131	163	194	220	252	316	341	373	401	432	486	520	543	566	590	615	636
77	134	167	198	225	258	322	347	380	408	438	492	529	552	575	599	624	645
78	137	171	202	230	264	328	353	387	415	444	498	539	562	585	609	634	655

Cash Values annually after five years. The Cash Value is the same at end of fifth year as the amount of loan at the end of fourth year, and

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LOAN VALUES.

On (Participating) 20-Premiums Life Policies of \$1,000 Each. :

AT THE END OF																				
Age at Issue	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.		
21	\$49	\$70	\$89	\$108	\$129	\$150	\$176	\$199	\$223	\$247	\$273	\$303	\$335	\$368	\$402	\$436	\$470	\$504	\$538	
22	50	71	91	111	131	152	179	203	227	252	278	309	342	376	410	444	478	512	546	
23	51	73	92	113	134	156	183	206	231	256	283	315	349	383	417	451	485	519	553	
24	52	74	94	115	136	158	186	210	235	261	288	321	355	389	423	457	491	525	559	
25	53	75	96	117	139	161	190	214	240	266	294	327	361	395	429	463	497	531	565	
26	54	77	98	119	141	164	193	218	244	271	299	332	366	400	434	468	502	536	570	
27	55	78	100	121	144	167	197	222	249	276	305	338	372	406	440	474	508	542	576	
28	56	80	101	124	147	171	201	227	254	282	311	344	378	412	446	480	514	548	582	
29	57	81	103	126	150	174	204	231	259	287	317	350	384	418	452	486	520	554	588	
30	58	83	105	129	152	177	208	236	264	293	323	356	390	424	458	492	526	560	594	
31	59	85	107	131	155	181	213	240	269	299	329	362	396	430	464	498	532	566	600	
32	60	86	110	134	159	184	217	245	274	304	335	368	402	436	470	504	538	572	606	
33	61	88	112	136	162	188	221	250	279	310	342	374	408	442	476	510	544	578	612	
34	63	90	114	139	165	192	226	255	285	316	348	381	415	449	483	517	551	585	619	
35	64	92	116	142	169	196	230	260	291	322	355	388	422	456	490	524	558	592	626	
36	65	94	119	145	172	200	235	265	296	328	361	394	428	462	496	530	564	598	632	
37	67	96	122	148	176	204	239	270	302	334	368	402	436	470	504	538	572	606	640	
38	68	98	124	151	179	208	244	275	307	340	374	408	442	476	510	544	578	612	646	
39	70	100	127	154	183	212	248	280	312	346	380	414	448	482	516	550	584	618	652	
40	71	102	129	157	186	216	253	285	318	352	387	421	455	489	523	557	591	625	659	
41	73	104	132	160	190	220	257	290	323	357	393	427	461	495	529	563	597	631	665	
42	74	106	134	163	193	223	261	294	328	363	399	433	467	501	535	569	603	637	671	
43	76	108	137	166	196	227	266	299	333	368	405	439	473	507	541	575	609	643	677	
44	77	110	139	169	199	230	270	303	338	374	410	444	478	512	546	580	614	648	682	
45	78	112	141	171	202	234	274	308	343	379	416	450	484	518	552	586	620	654	688	
46	80	114	143	174	206	237	278	312	348	384	422	456	490	524	558	592	626	660	694	
47	81	115	146	177	208	241	281	316	352	389	427	461	495	529	563	597	631	665	699	
48	82	117	148	179	211	244	285	320	357	394	432	466	500	534	568	602	636	670	704	
49	83	119	150	182	214	247	289	325	361	399	438	472	506	540	574	608	642	676	710	
50	85	121	152	184	217	250	292	328	365	403	442	476	510	544	578	612	646	680	714	
51	86	122	154	187	220	254	296	332	369	408	447	481	515	549	583	617	651	685	719	
52	87	124	156	189	223	257	299	336	373	412	452	486	520	554	588	622	656	690	724	
53	88	126	158	192	225	260	303	340	377	416	456	490	524	558	592	626	660	694	728	
54	90	128	161	194	228	263	306	343	381	419	460	494	528	562	596	630	664	698	732	
55	91	129	163	196	231	265	309	346	384	423	463	497	531	565	599	633	667	701	735	
56	92	131	165	199	233	268	312	349	387	426	466	500	534	568	602	636	670	704	738	
57	94	133	167	201	236	271	315	352	390	429	469	503	537	571	605	639	673	707	741	
58	95	134	169	203	238	273	317	354	392	431	472	506	540	574	608	642	676	710	744	
59	96	136	170	205	240	275	319	356	394	433	474	508	542	576	610	644	678	712	746	
60	97	138	172	207	242	277	321	358	396	435	476	510	544	578	612	646	680	714	748	

Cash values annually after five years. The cash value is the same at end of fifth year as the amount of loan at end of fourth year, and so on. ...

TABLE OF LOAN VALUES.

20-Year Endowment Policies for \$1,000 Each.

AT THE END OF																
Age at Issue.																
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16	17 Years.	
21	\$99	\$142	\$180	\$220	\$262	\$305	\$369	\$418	\$468	\$521	\$575	\$665	\$726	\$791	\$858	
22	99	142	180	220	262	305	369	417	468	521	575	664	726	791	857	
23	99	142	180	220	262	305	368	417	468	520	575	664	726	790	857	
24	98	142	180	220	261	304	368	417	468	520	575	664	726	790	857	
25	98	141	180	220	261	304	368	417	467	520	574	664	726	790	857	
26	98	141	180	220	261	304	368	417	467	520	574	663	725	790	857	
27	98	141	179	220	261	304	368	416	467	519	574	663	725	790	857	
28	98	141	180	220	261	304	367	416	467	519	574	663	725	789	857	
29	98	141	180	219	261	304	367	416	467	519	574	663	725	789	856	
30	98	141	179	219	261	303	367	416	466	519	573	663	724	789	856	
31	98	141	179	219	260	303	367	416	466	519	573	662	724	789	856	
32	98	141	179	219	260	303	367	416	466	519	573	662	724	788	856	
33	98	141	179	219	260	303	367	416	466	518	573	662	724	788	855	
34	98	141	179	219	261	303	367	416	466	518	573	662	723	788	855	
35	98	141	180	219	261	304	367	416	466	518	572	661	723	787	855	
36	98	141	180	220	261	304	367	416	466	518	572	661	723	787	854	
37	98	141	180	220	261	304	367	416	466	518	572	660	722	787	854	
38	99	142	180	220	261	304	367	416	466	517	571	660	721	786	854	
39	99	142	181	220	262	304	367	416	465	517	571	659	721	785	853	
40	99	142	181	221	262	304	367	415	465	517	570	659	720	785	853	
41	99	143	181	221	262	304	367	415	464	516	570	658	719	784	852	
42	100	143	181	221	262	304	367	414	464	515	569	657	718	783	851	
43	100	143	181	221	262	304	366	414	463	514	568	656	717	782	850	
44	100	143	181	221	261	303	366	413	462	514	567	655	716	781	849	
45	100	143	181	220	261	303	365	413	462	513	566	654	715	780	848	
46	100	143	181	220	261	302	365	412	461	512	565	652	714	779	847	
47	100	143	181	220	260	302	364	411	460	511	563	651	712	777	846	
48	100	143	181	220	260	302	364	410	459	509	562	649	711	776	845	
49	100	143	181	220	260	301	363	410	458	508	561	648	709	774	844	
50	100	143	181	220	260	301	362	409	457	507	559	646	707	772	843	
51	100	143	181	220	259	301	362	408	456	506	558	644	705	770	840	
52	100	143	181	220	259	300	361	407	455	504	556	642	703	768	839	
53	101	143	181	220	259	300	361	406	453	503	554	640	701	766	837	
54	101	144	181	220	259	299	360	405	452	501	552	637	698	763	834	
55	101	144	181	220	259	299	359	404	451	499	550	635	695	761	832	
56	101	144	182	220	259	299	358	403	449	497	547	632	692	758	829	
57	102	145	182	220	259	298	358	402	447	495	545	629	689	755	827	
58	102	145	182	220	259	298	357	400	445	495	542	626	686	751	824	
59	103	145	183	220	258	297	356	399	444	490	539	622	682	747	820	
60	103	146	183	220	258	297	355	397	442	488	536	619	678	743	817	

Cash values annually after five years. The Cash Value is the same at end of fifth year as the amount of Loan at end of fourth year, and so on.

TABLE OF LOAN VALUES.

owing the Amount of Loans which the Company will make on Ordinary Life Policies of \$1,000 each.

AT THE END OF

	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
\$15	\$15	\$21	\$27	\$33	\$39	\$46	\$54	\$62	\$71	\$80	\$91	\$101	\$113	\$166	\$224	\$288
16	16	22	28	34	41	48	56	65	74	84	94	105	117	172	232	298
17	17	23	29	36	43	50	59	68	77	87	98	110	122	179	241	308
18	18	24	30	37	45	53	61	70	80	91	102	114	127	186	250	318
19	19	25	32	39	47	55	64	73	84	95	107	119	132	194	259	329
20	20	26	33	40	49	57	67	77	87	99	111	124	138	201	268	339
21	21	27	34	42	51	60	69	80	91	103	116	129	144	209	277	350
22	22	28	36	44	53	62	72	83	95	107	121	135	149	217	287	361
23	23	30	37	46	55	65	75	87	99	112	126	140	156	225	297	372
24	24	31	39	48	57	68	79	90	103	117	131	146	162	233	307	384
25	25	32	41	50	60	71	82	94	107	121	136	152	169	242	317	395
26	26	34	43	52	63	74	86	98	112	127	142	158	176	251	327	407
27	27	35	45	55	65	77	89	103	117	132	148	165	183	260	338	418
28	28	37	47	57	68	80	93	107	122	137	154	172	190	269	348	430
29	29	39	49	59	71	84	97	112	127	143	160	179	198	278	359	441
30	30	40	51	62	74	87	101	116	132	149	167	186	206	287	369	452
31	31	42	53	65	77	91	106	121	138	155	174	193	214	296	380	463
32	32	44	55	68	81	95	110	126	143	162	181	201	222	306	391	474
33	33	46	58	71	84	99	115	132	149	168	188	208	230	315	402	485
34	34	48	60	74	88	103	120	137	155	175	195	216	239	325	412	496
35	35	50	63	77	92	108	125	143	162	181	202	224	247	335	423	507
36	36	52	66	80	96	112	130	148	168	188	210	233	255	345	433	517
37	37	55	69	84	100	117	135	154	174	195	218	241	263	354	444	527
38	38	57	72	87	104	122	140	160	181	203	226	249	271	364	454	537
39	39	60	75	91	108	126	146	166	188	210	234	258	280	374	464	547
40	40	62	78	95	113	131	151	172	194	217	242	267	288	383	474	557
41	41	65	81	98	117	136	157	179	201	225	250	275	296	393	484	567
42	42	67	84	102	121	141	163	185	208	233	258	284	305	402	493	576
43	43	70	88	106	126	147	168	191	215	240	266	293	313	411	503	585
44	44	73	91	110	130	152	174	198	222	248	274	301	321	421	513	595
45	45	76	94	114	135	157	180	204	229	256	282	309	330	430	522	604
46	46	79	98	118	140	163	186	211	237	263	291	317	338	439	531	615
47	47	82	101	122	145	168	192	218	244	271	299	326	347	448	540	626
48	48	84	105	127	150	173	198	224	251	279	307	334	355	457	549	637
49	49	87	109	131	154	179	204	231	258	287	316	342	363	466	558	648
50	50	91	112	135	159	184	211	238	266	294	324	350	372	475	567	659
51	51	94	116	140	164	190	217	244	273	302	332	358	379	484	576	670
52	52	97	120	144	169	196	223	251	280	309	340	365	388	492	584	678
53	53	100	124	148	174	201	229	257	287	317	347	373	396	500	592	685
54	54	103	127	153	179	207	235	264	294	324	355	381	403	509	601	694
55	55	106	131	157	184	212	241	270	300	331	363	388	411	517	609	702
56	56	110	135	162	189	218	247	277	307	338	370	396	419	525	617	710
57	57	113	139	166	194	223	252	283	314	346	378	403	426	531	623	716
58	58	116	143	170	199	228	258	289	321	353	387	410	434	537	629	722
59	59	119	146	174	203	233	264	295	328	361	394	418	441	541	635	728
60	60	122	150	178	208	238	270	302	335	369	401	425	448	545	639	734

LOAN VALUES.

Guaranteed on 20-Premiums Life Policies of \$1,000 Each.

Age at Issue.	AT THE END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.
20	\$85	\$48	\$61	\$74	\$89	\$106	\$123	\$142	\$168	\$185	\$206	\$225	\$245	\$342	\$385	\$438	\$496	\$556	\$616	\$676
21	85	49	62	76	91	108	126	145	166	182	211	231	251	350	394	443	496	556	616	676
22	36	50	63	78	93	110	129	148	170	193	216	236	257	359	404	454	506	566	626	686
23	37	51	65	79	95	113	132	152	174	197	221	241	263	367	414	464	517	577	637	697
24	38	52	66	81	98	115	135	155	177	201	226	247	269	376	423	474	528	588	648	708
25	39	54	68	83	100	118	138	159	182	206	231	253	276	385	433	485	539	599	659	719
26	40	55	70	85	102	121	141	162	186	211	237	259	282	394	443	496	556	616	676	736
27	41	56	71	87	105	124	144	166	190	215	243	266	289	404	454	506	566	626	686	746
28	42	57	73	89	107	126	147	170	194	220	248	272	296	414	464	517	577	637	697	757
29	42	59	74	91	110	129	151	174	199	225	254	279	304	423	474	528	588	648	708	768
30	43	60	76	93	112	132	154	178	203	231	260	286	311	433	485	539	599	659	719	779
31	45	62	78	96	115	136	158	182	208	236	266	293	319	443	496	556	616	676	736	796
32	46	63	80	98	118	139	162	186	213	241	272	300	327	454	506	566	626	686	746	806
33	47	65	82	100	120	142	166	191	218	247	278	308	335	464	517	577	637	697	757	817
34	48	66	84	103	123	146	170	195	223	253	285	315	343	474	528	588	648	708	768	828
35	49	68	86	105	126	149	174	200	228	259	291	323	351	485	539	599	659	719	779	839
36	50	70	88	108	130	153	178	205	234	265	298	330	359	496	556	616	676	736	796	856
37	52	72	90	111	133	156	182	210	239	271	305	338	367	506	566	626	686	746	806	866
38	53	73	93	113	136	160	186	215	245	277	311	346	376	517	577	637	697	757	817	877
39	54	75	95	116	139	164	191	220	250	283	318	354	384	528	588	648	708	768	828	888
40	56	77	97	119	143	168	195	225	256	289	325	362	392	539	594	646	706	766	826	886
41	57	79	100	122	146	172	200	230	262	296	332	370	401	550	604	656	716	776	836	896
42	59	81	102	125	150	176	204	235	267	302	339	377	409	561	616	666	726	786	846	906
43	60	83	105	128	153	180	209	240	273	308	346	385	418	572	626	676	736	796	856	916
44	62	85	107	131	157	184	214	245	279	315	353	393	426	583	636	686	746	806	866	926
45	63	87	110	134	160	188	218	250	284	321	359	401	434	594	646	696	756	816	876	936
46	65	90	112	137	164	192	223	255	290	327	366	408	442	604	656	706	766	826	886	946
47	67	92	115	140	167	196	227	260	295	333	373	415	451	616	666	716	776	836	896	956
48	68	94	118	143	171	200	231	265	301	339	379	422	459	626	676	726	786	846	906	966
49	70	96	120	146	174	204	236	270	306	344	385	429	467	636	686	736	796	856	916	976
50	71	98	123	149	177	208	240	274	311	350	391	435	475	646	696	746	806	866	926	986
51	73	100	125	152	181	212	244	279	316	355	397	442	482	656	704	754	814	874	934	994
52	74	102	128	155	184	215	248	284	321	361	403	448	488	666	713	763	823	883	943	1003
53	76	104	130	158	187	219	252	288	326	366	408	454	496	676	721	771	831	891	951	1011
54	78	106	133	161	191	223	256	292	330	371	414	459	500	686	730	780	840	900	960	1020
55	79	108	135	164	194	226	260	296	335	375	418	465	506	695	738	788	848	908	968	1028
56	81	110	137	166	197	229	264	300	339	380	423	469	511	704	747	797	857	917	977	1037
57	82	112	140	169	200	233	267	304	343	384	427	474	516	713	756	806	866	926	986	1046
58	84	114	142	172	203	236	271	307	346	387	431	478	521	721	764	814	874	934	994	1054
59	86	116	145	174	206	239	274	311	350	391	434	481	525	730	773	823	883	943	1003	1063
60	87	118	147	177	208	242	277	314	352	394	437	485	528	738	781	831	891	951	1011	1071
61	89	120	149	179	211	245	280	316	355	396	440	488	532	748	791	841	901	961	1021	1081
62	90	122	151	182	214	247	282	319	358	399	443	490	535	758	801	851	911	971	1031	1091
63	92	124	154	184	216	250	285	321	360	401	445	493	537	768	811	861	921	981	1041	1101
64	93	127	156	186	218	252	287	324	363	404	448	496	539	778	821	871	931	991	1051	1111
65	95	128	158	188	221	254	289	326	365	407	451	499	541	788	831	881	941	1001	1061	1121

TABLE OF LOAN VALUES.

Showing the Amount of Loans which the Company will make on
20-Year Endowment Policies for
\$1,000 Each.

AT THE END OF																		
Age at Issue.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	\$63	\$63	\$126	\$163	\$200	\$239	\$282	\$328	\$374	\$422	\$471	\$520	\$571	\$624	\$680	\$739	\$800	\$865
21	63	63	126	163	200	239	282	328	374	422	471	520	571	624	680	739	800	865
22	63	63	126	163	200	239	282	328	374	422	471	520	571	624	680	739	800	865
23	63	63	126	163	200	239	282	328	374	422	471	520	570	624	680	738	800	865
24	63	63	126	163	200	239	282	328	374	422	471	519	570	624	680	738	800	865
25	63	63	126	163	200	239	282	328	374	422	471	519	570	623	679	738	800	865
26	63	63	126	163	199	239	282	328	374	422	471	519	570	623	679	738	800	865
27	63	63	126	163	199	239	282	328	374	422	471	519	570	623	679	738	800	865
28	63	63	126	163	199	239	282	328	374	422	470	519	570	623	679	738	800	865
29	63	63	126	163	199	239	282	328	374	422	470	519	570	623	679	738	800	865
30	63	63	126	163	199	239	282	328	374	422	470	519	570	623	679	738	800	865
31	63	63	126	163	200	239	282	328	374	422	470	519	570	623	679	738	800	865
32	63	63	126	163	200	239	282	328	373	422	471	519	570	623	679	738	800	865
33	63	63	126	163	200	239	282	328	373	422	471	519	570	623	679	738	799	865
34	63	63	126	163	200	239	282	328	373	422	471	519	570	623	679	737	799	865
35	63	63	126	163	200	239	282	328	373	421	471	519	570	623	679	737	799	865
36	63	63	126	163	200	239	282	328	373	421	471	519	570	623	678	737	799	865
37	63	63	126	164	200	240	282	328	374	421	471	519	570	623	678	737	799	865
38	63	63	126	164	200	240	282	328	374	421	472	519	570	622	678	737	799	865
39	63	63	127	164	200	240	283	329	374	421	472	519	570	622	678	737	799	865
40	64	64	127	164	201	240	283	329	374	421	472	519	569	622	678	736	799	865
41	64	64	127	164	201	240	283	329	374	421	472	519	569	622	677	736	798	865
42	64	64	127	165	201	241	283	329	374	421	472	519	569	622	677	736	798	865
43	64	64	128	165	202	241	283	329	374	421	472	519	569	621	677	735	798	865
44	64	64	128	165	202	241	284	329	374	421	472	519	568	621	676	735	798	865
45	65	65	128	166	202	242	284	329	374	421	472	519	568	620	676	734	797	865
46	65	65	129	166	203	242	284	330	374	421	472	519	568	620	675	734	797	865
47	65	65	129	167	203	242	284	330	374	421	472	518	567	619	675	733	797	865
48	65	65	129	167	203	242	285	330	374	420	472	518	567	619	674	733	796	865
49	66	66	130	167	204	243	285	330	374	420	472	518	567	618	673	732	796	865
50	66	66	130	168	204	243	285	330	373	420	472	518	566	618	673	732	795	865
51	66	67	131	168	205	243	285	330	373	419	472	518	566	617	672	731	795	865
52	67	67	131	169	205	244	285	330	373	419	472	518	566	617	671	730	794	865
53	67	67	132	169	205	244	286	330	373	418	472	517	565	616	670	729	794	865
54	68	68	132	170	206	245	286	330	373	418	471	517	565	615	669	728	793	865
55	68	68	133	171	207	245	286	330	372	417	470	517	564	614	668	727	792	865
56	69	69	134	171	207	246	287	330	372	416	468	515	564	614	668	726	792	865
57	69	101	135	172	208	246	287	330	372	416	467	513	563	613	666	725	791	865
58	70	101	135	173	209	247	287	330	371	415	465	511	560	612	665	724	790	865
59	70	102	136	174	210	248	288	330	371	414	463	508	557	610	664	723	789	865
60	71	103	137	175	211	248	288	330	370	413	461	506	554	607	663	722	788	865

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Insurance
Guaranteed on Ordinary Life (Endowment at 85) Policies
for \$1,000 each.

Age at Issue.	AT END OF																		
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.			
20	\$26	\$51	\$76	\$100	\$125	\$149	\$174	\$198	\$222	\$246	\$270	\$293	\$317	\$431	\$527	\$623			
21	27	58	78	103	128	152	178	202	226	251	275	298	322	437	534	630			
22	29	55	81	106	131	156	182	206	231	256	280	304	328	443	541	637			
23	30	57	83	109	134	160	186	211	235	261	285	309	333	450	548	644			
24	32	59	85	112	137	164	190	215	240	266	290	315	339	457	555	651			
25	34	61	88	115	141	168	194	220	245	271	296	321	345	464	562	658			
26	35	63	90	118	144	171	198	224	249	276	301	326	350	470	568	664			
27	37	65	92	121	147	175	202	228	254	281	306	331	355	477	575	671			
28	38	67	95	123	151	178	206	232	259	286	311	337	362	483	581	677			
29	40	69	97	126	154	182	210	236	264	291	316	342	368	490	588	684			
30	42	71	100	129	158	186	214	241	269	296	322	348	374	497	595	691			
31	43	73	102	132	161	190	218	246	274	301	327	354	380	504	602	698			
32	45	75	105	135	165	194	222	251	279	306	333	360	386	511	609	705			
33	46	77	108	138	168	198	227	256	284	312	339	366	392	518	616	712			
34	48	79	111	141	172	202	231	261	289	317	346	372	398	525	623	719			
35	50	82	114	145	176	206	236	266	295	323	351	379	405	533	631	727			
36	51	84	116	148	179	210	240	271	300	328	357	385	411	540	638	734			
37	53	86	119	151	183	214	245	276	305	334	363	391	417	547	645	741			
38	54	88	122	155	187	218	249	281	310	339	369	397	424	554	652	748			
39	56	90	125	158	191	222	254	286	315	345	375	403	430	561	659	755			
40	58	93	128	162	195	227	259	291	321	351	381	409	437	569	667	763			
41	59	95	130	165	199	231	264	296	326	357	387	415	443	575	673	769			
42	61	97	133	168	203	235	269	301	332	363	393	422	450	583	681	777			
43	63	100	136	172	207	240	274	306	337	369	399	428	457	591	689	785			
44	65	102	139	175	211	244	279	311	343	375	405	435	464	598	696	792			
45	67	105	142	179	215	249	284	317	349	381	412	442	471	606	704	800			
46	68	107	145	182	219	254	289	322	355	387	418	448	478	613	711	807			
47	70	109	148	185	223	259	294	328	361	393	425	455	485	620	718	814			
48	71	112	151	189	227	264	299	333	367	400	431	462	492	627	725	821			
49	73	114	154	193	231	269	304	339	373	406	438	469	499	635	733	829			
50	75	117	158	197	236	274	310	345	380	413	445	476	506	643	741	837			
51	76	119	161	201	240	279	315	350	386	419	451	482	513	650	748	844			
52	78	121	164	205	244	284	320	356	392	425	458	489	520	658	756	852			
53	79	124	167	209	249	289	326	362	398	432	464	496	527	666	764	860			
54	81	126	171	213	253	294	331	368	404	438	471	503	534	674	772	868			
55	83	129	174	217	258	299	337	374	410	445	478	510	541	683	781	877			
56	84	131	177	221	262	303	342	379	415	451	484	516	547	691	789	885			
57	85	133	179	224	266	307	347	384	420	456	490	522	553	700	798	894			
58	87	135	182	227	269	311	351	389	425	461	495	528	560	721	819	915			
59	88	137	184	230	273	315	356	394	430	466	501	534	567	739	837	933			
60	89	139	187	233	277	319	360	399	436	472	507	541	574	760	858	954			

TABLE OF PAID-UP VALUES.

showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Premiums Life (Endowment at 85) Policy for \$1,000.

AT THE END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.		
0	\$102	\$159	\$215	\$271	\$327	\$382	\$436	\$490	\$543	\$596	\$649	\$700	\$752	\$802	\$852	\$902	\$951		
1	102	159	216	272	328	383	437	491	544	596	649	700	753	802	853	902	951		
2	103	160	217	273	329	384	438	492	545	597	650	701	753	803	853	902	951		
3	104	161	218	274	330	385	439	493	546	598	650	701	753	803	853	902	951		
4	106	162	219	275	331	386	440	494	547	599	651	702	753	803	853	902	951		
5	106	163	220	276	332	387	441	495	548	600	652	703	754	804	854	903	952		
6	106	163	220	276	332	387	441	495	548	600	652	703	754	804	854	903	952		
7	107	164	221	277	333	388	442	496	549	601	652	703	754	804	854	903	952		
8	107	165	222	278	334	389	443	496	549	601	652	703	754	804	854	903	952		
9	108	166	223	279	335	390	444	497	550	602	653	704	755	805	854	903	952		
0	109	167	224	280	336	391	445	498	551	603	654	705	755	805	854	903	952		
1	109	167	224	280	336	391	445	498	551	603	654	705	755	805	854	903	952		
2	110	168	225	281	336	391	445	498	551	603	654	705	755	805	854	903	952		
3	110	168	225	282	337	392	446	499	552	604	655	705	755	805	854	903	951		
4	111	169	226	283	338	393	446	499	552	604	655	705	755	805	854	903	951		
5	112	170	227	284	339	394	447	500	553	604	655	705	755	805	854	903	951		
6	112	170	227	284	339	394	447	500	553	604	655	705	755	805	854	903	951		
7	112	170	227	284	339	394	447	500	553	604	655	705	755	805	854	903	951		
8	113	171	228	285	340	394	448	500	552	603	654	704	754	804	853	902	950		
9	113	171	228	285	340	394	448	500	552	603	654	704	754	803	852	902	950		
0	113	172	229	285	340	394	448	500	552	603	653	703	753	802	851	901	950		
1	113	172	229	285	340	394	448	500	552	603	653	702	752	801	850	900	950		
2	113	172	229	285	340	394	447	499	551	602	652	701	751	800	849	899	949		
3	113	172	229	284	339	393	447	499	550	601	651	700	750	799	849	899	949		
4	113	172	229	284	339	393	446	498	549	600	650	699	749	798	848	898	948		
5	113	172	229	284	339	393	445	497	548	599	649	698	748	797	847	897	948		
6	113	172	229	284	339	393	445	496	547	598	648	697	747	796	846	896	947		
7	112	171	228	283	338	392	444	495	546	597	647	696	746	795	845	895	947		
8	112	171	228	283	338	391	443	494	545	595	646	694	743	793	843	894	946		
9	112	170	227	282	337	390	442	493	544	594	643	692	741	791	841	893	945		
0	112	170	227	282	336	389	441	492	542	592	641	690	739	789	839	891	944		
1	112	170	227	282	336	388	440	491	540	590	639	688	737	787	837	889	943		
2	111	169	226	281	335	387	439	490	538	588	637	686	734	784	835	887	942		
3	111	169	226	281	334	386	438	488	536	586	635	683	731	781	832	885	941		
4	110	168	225	280	333	385	436	486	534	584	632	680	728	778	829	883	940		
5	110	168	224	279	332	384	434	484	532	581	629	677	725	775	826	880	938		
6	109	167	222	277	330	382	431	481	529	577	625	673	721	771	822	877	936		
7	108	165	220	275	328	379	428	478	525	573	620	668	716	766	818	874	934		
8	106	163	218	273	325	376	425	474	521	568	614	662	710	761	814	871	932		
9	104	161	216	270	322	372	421	469	516	562	608	655	703	755	809	867	930		
0	102	159	214	267	319	368	416	463	510	555	601	648	696	748	803	862	927		

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the
Company will Issue in lieu of a 20-Year Endowment
Policy for \$1,000.

Age at Issue.	AT THE END OF																		
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.		
20	\$141	\$203	\$264	\$323	\$381	\$437	\$492	\$545	\$596	\$647	\$695	\$743	\$789	\$834	\$877	\$919	\$960		
21	141	203	264	323	381	437	492	545	596	647	695	743	789	834	877	919	960		
22	140	202	263	322	380	436	491	544	595	646	694	742	788	833	876	919	960		
23	140	202	263	322	380	436	491	544	595	646	694	742	788	833	876	919	960		
24	140	202	263	322	380	436	491	544	595	646	694	742	788	833	876	919	960		
25	140	202	263	322	380	436	491	544	595	646	694	742	788	833	876	919	960		
26	140	202	263	322	380	436	491	544	595	646	694	742	788	833	876	919	960		
27	139	201	262	321	379	435	490	543	594	645	693	741	787	832	875	918	959		
28	139	201	262	321	379	435	490	543	594	645	693	741	787	832	875	918	959		
29	139	201	262	321	378	434	489	542	593	644	692	740	786	831	875	918	959		
30	139	201	262	321	378	434	489	542	593	644	692	740	786	831	875	918	959		
31	139	201	262	321	378	434	489	542	593	644	692	740	786	831	875	918	959		
32	138	200	261	320	377	433	488	541	592	643	691	739	785	830	874	917	958		
33	138	200	261	320	377	433	488	541	592	643	691	739	785	830	874	917	958		
34	138	200	260	319	376	432	487	540	591	642	690	738	784	829	873	916	957		
35	138	200	260	319	376	432	486	539	590	641	689	737	783	829	873	916	957		
36	138	200	260	319	376	432	486	539	590	640	688	736	783	829	873	916	957		
37	137	199	259	318	375	431	485	538	589	639	687	735	782	828	872	915	956		
38	137	199	259	318	374	430	484	537	588	638	686	734	781	827	872	915	956		
39	136	198	258	317	373	429	483	536	587	637	685	733	780	826	871	914	955		
40	136	198	257	316	372	428	482	535	586	636	684	732	779	825	870	914	955		
41	136	198	257	316	371	427	481	534	585	635	683	731	778	824	869	914	955		
42	135	197	256	314	370	426	480	533	584	634	682	730	777	823	868	913	954		
43	135	196	255	313	369	425	479	532	583	632	681	729	776	822	867	912	953		
44	134	195	254	312	368	423	477	530	581	630	679	727	775	821	866	911	953		
45	133	194	253	311	367	422	475	528	579	628	677	725	773	819	865	910	953		
46	133	194	252	310	366	421	474	527	577	626	675	723	771	818	864	909	953		
47	132	193	251	309	364	419	472	525	575	624	673	721	769	816	863	908	954		
48	132	192	250	308	363	418	471	523	573	622	671	719	767	814	861	907	954		
49	131	191	249	306	361	416	469	521	571	620	669	717	765	812	859	906	953		
50	130	190	248	305	360	414	467	519	569	618	667	715	762	810	857	904	952		
51	129	189	247	304	359	413	465	517	567	616	664	712	759	807	855	902	951		
52	128	188	246	303	358	411	463	515	565	613	661	709	756	804	853	900	950		
53	127	187	244	301	356	409	461	513	562	610	658	706	753	801	850	898	949		
54	126	186	243	300	354	407	459	510	559	607	655	703	750	798	847	896	948		
55	125	185	242	298	352	405	456	507	556	604	652	700	747	795	844	894	948		

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance
Guaranteed on Ordinary Life 20-Year Distribution
Policies for \$1,000 Each.

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	
15															
26	\$60	\$80	\$100	\$120	\$139	\$158	\$177	\$196	\$214	\$233	\$251	\$268	\$286	\$368	
27	62	82	102	122	142	161	181	200	219	237	255	273	290	374	
28	63	84	104	124	145	165	184	204	223	241	260	278	295	378	
29	64	85	106	127	148	168	188	207	226	245	264	282	300	383	
30	65	87	108	130	151	171	191	211	230	249	268	287	305	389	
31	67	89	111	132	153	174	194	215	234	254	273	291	309	394	
32	69	91	113	135	156	178	198	219	238	258	276	296	314	400	
33	70	92	115	137	159	180	201	222	242	261	281	300	319	408	
34	71	94	117	140	162	183	205	225	246	266	285	304	323	408	
35	72	96	119	142	164	186	208	229	250	270	289	308	328	413	
36	74	98	121	145	168	190	211	233	254	273	293	312	332	418	
37	75	100	123	147	170	192	215	236	257	278	297	317	336	422	
38	77	101	126	150	173	196	218	240	261	281	301	321	340	427	
39	78	103	128	152	176	199	221	244	265	285	305	325	345	431	
40	79	105	130	155	179	202	225	247	268	289	310	330	349	436	
41	81	107	132	157	181	205	228	250	272	293	314	333	353	440	
42	82	109	134	160	184	208	231	254	276	297	318	338	358	443	
43	84	110	137	162	187	211	234	258	280	301	321	342	361	448	
44	85	112	139	164	190	214	238	261	283	304	325	346	365	453	
45	86	114	141	167	192	217	241	264	287	308	329	350	370	457	
46	88	116	143	169	195	220	244	268	290	312	333	353	373	461	
47	89	118	145	172	197	223	247	271	294	316	337	358	378	466	
48	91	119	147	174	200	226	250	274	297	319	341	361	381	469	
49	92	121	149	177	204	229	254	278	301	323	344	365	386	474	
50	94	123	151	179	206	232	257	281	304	327	348	369	389	479	
51	95	125	154	181	209	235	260	284	308	330	352	373	393	482	
52	96	126	156	184	211	238	263	288	311	334	356	377	397	485	
53	98	128	158	186	214	240	266	291	315	338	360	380	401	489	
54	99	130	160	189	217	243	270	294	318	341	363	384	405	493	
55	100	132	162	191	220	247	273	298	322	344	367	388	409	496	
56	102	134	164	194	222	249	276	301	325	348	370	392	412	500	
57	104	136	166	197	224	252	279	304	328	351	373	395	415	504	
58	105	137	168	199	227	254	282	308	332	355	376	399	419	507	
59	107	139	169	202	229	257	285	311	335	359	380	402	423	511	
60	108	141	201	205	232	260	288	314	339	362	383	406	410	514	
61	110	142	203	207	234	263	291	318	342	365	387	409	413	518	

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Accumulating Life Policy for \$1,000.

AT THE END OF															
Age at Issue.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
21	\$19	\$39	\$59	\$78	\$98	\$118	\$138	\$157	\$177	\$197	\$216	\$236	\$255	\$275	\$325
22	20	40	60	80	100	121	141	161	181	201	221	241	261	281	331
23	20	41	62	82	103	123	144	165	185	206	226	246	267	287	337
24	21	42	63	84	105	126	147	168	189	210	231	252	272	293	343
25	22	43	65	86	108	129	151	172	193	215	236	257	278	300	350
26	22	44	66	88	110	132	154	176	198	220	241	263	284	306	356
27	23	45	68	90	113	135	158	180	202	224	247	269	291	313	363
28	23	46	69	92	115	138	161	184	207	230	252	275	297	320	370
29	24	47	71	95	118	142	165	188	212	235	258	281	304	327	377
30	24	49	73	97	121	145	169	193	217	240	264	288	311	334	384
31	25	50	75	99	124	149	173	197	222	246	270	294	318	342	392
32	26	51	76	102	127	152	177	202	227	252	277	301	325	349	398
33	26	52	78	104	130	156	182	207	233	258	283	308	332	356	404
34	27	54	80	107	134	160	186	213	239	264	290	315	339	363	410
35	28	55	82	110	137	164	191	218	244	270	296	321	346	370	416
36	28	57	85	113	140	169	196	223	250	277	302	328	352	376	422
37	29	58	87	116	144	173	200	229	256	282	308	334	359	384	428
38	29	60	89	119	148	177	206	234	261	288	314	340	366	390	434
39	31	61	92	122	152	182	211	239	266	294	320	346	371	396	440
40	32	63	95	125	156	186	215	244	271	299	325	351	377	401	446
41	33	65	97	128	159	189	219	248	276	304	331	357	382	407	452
42	33	67	99	131	162	193	223	252	281	309	336	362	388	413	458
43	34	68	101	134	165	196	227	256	285	313	341	367	393	419	464
44	35	69	103	136	168	200	230	260	289	316	345	372	398	424	470
45	36	71	105	138	171	203	234	264	294	322	350	377	404	430	476
46	36	72	107	141	174	206	237	268	298	327	355	382	409	435	482
47	37	73	108	143	176	209	241	272	302	331	360	387	414	440	488
48	38	74	110	145	179	212	244	276	306	336	364	392	420	445	494
49	38	75	112	147	182	215	248	280	310	340	369	397	424	451	499
50	39	77	114	149	184	218	251	283	315	345	374	402	429	456	505
51	39	78	115	152	187	222	255	288	319	349	379	407	434	461	511
52	40	79	117	154	190	225	259	292	323	354	388	412	439	466	517
53	41	80	119	156	193	228	263	296	327	358	392	417	444	471	523
54	41	82	121	159	196	231	266	299	332	363	396	421	449	476	529
55	42	83	123	161	199	235	270	303	336	367	397	426	454	483	535
56	43	84	125	164	202	238	273	307	340	371	401	430	458	486	541
57	44	86	127	166	204	241	277	311	344	375	406	435	463	491	547
58	44	87	128	168	207	244	280	314	347	379	410	439	467	494	553
59	45	88	130	170	210	247	283	318	351	383	414	443	471	498	559
60	46	90	132	173	212	250	286	321	355	387	417	447	475	502	565

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance
Guaranteed on 20-Premiums Accumulating Life Policies
for \$1,000 each.

Age at Issue.	AT THE END OF																	
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	
21	\$26	\$72	\$118	\$166	\$213	\$262	\$311	\$360	\$410	\$460	\$511	\$563	\$615	\$667	\$721	\$774	\$827	
22	26	72	118	166	214	263	312	360	411	461	512	564	616	669	722	774	827	
23	26	72	119	167	215	263	312	362	412	462	513	565	617	670	723	775	828	
24	25	72	119	167	215	264	313	363	413	464	515	566	618	671	724	776	829	
25	25	72	120	168	216	264	314	364	414	465	516	567	620	672	726	778	831	
26	25	72	120	168	217	266	315	365	415	465	517	569	621	674	727	779	832	
27	25	72	120	168	217	266	316	366	416	467	518	569	622	675	728	780	833	
28	24	72	120	169	218	266	316	366	417	468	519	571	623	676	730	781	834	
29	24	72	120	169	218	267	317	367	418	469	520	572	624	677	731	782	835	
30	24	72	120	169	218	268	318	368	419	470	521	573	626	679	732	783	836	
31	23	72	120	169	219	268	318	369	420	471	522	574	627	680	733	784	837	
32	23	71	120	170	219	269	319	370	421	472	524	576	628	681	734	785	838	
33	22	71	120	170	220	270	320	371	422	473	525	577	629	682	735	786	839	
34	22	71	121	170	220	270	321	372	423	474	526	578	630	683	736	787	840	
35	22	71	121	170	221	271	322	373	424	476	527	579	631	683	736	788	841	
36	21	71	121	171	221	272	323	374	425	477	529	580	632	684	737	789	842	
37	21	71	121	171	222	273	324	375	426	477	529	580	632	684	737	789	842	
38	20	70	121	171	223	274	324	376	427	478	529	580	632	684	737	789	842	
39	20	70	121	172	223	274	325	376	427	478	529	580	632	683	736	788	841	
40	19	70	121	173	224	275	326	377	427	478	529	580	631	683	736	788	841	
41	19	70	122	173	224	275	326	377	427	478	529	579	631	682	735	788	841	
42	18	70	121	173	224	275	326	376	427	477	528	579	630	681	734	787	840	
43	17	70	121	173	224	275	325	376	426	476	527	578	629	680	733	786	839	
44	17	69	121	172	223	274	325	375	425	476	526	576	627	679	732	785	838	
45	16	69	120	172	223	273	324	374	424	474	524	575	626	678	730	783	837	
46	16	68	120	171	222	273	323	373	423	473	523	573	624	676	729	782	836	
47	15	67	119	170	221	272	322	372	422	471	521	572	623	674	727	780	835	
48	14	67	118	170	220	271	321	370	420	470	520	570	621	672	725	778	834	
49	14	66	118	168	219	270	319	369	418	468	518	568	619	670	723	776	833	
50	13	65	117	168	218	268	318	367	417	466	516	566	616	668	721	774	832	
51	12	65	116	167	217	267	317	366	415	464	515	563	614	665	718	771	831	
52	12	64	115	166	216	266	316	364	413	462	511	561	611	662	715	768	830	
53	11	63	115	165	215	265	314	363	411	460	509	558	608	659	712	765	829	
54	10	62	114	164	214	264	312	361	409	457	506	555	605	656	709	762	828	
55	10	62	113	163	213	262	311	359	407	455	503	552	601	652	705	758	827	
56	9	61	112	163	212	261	309	357	405	452	500	548	598	648	701	754	826	
57	8	60	112	162	211	260	308	355	402	449	497	545	594	644	697	750	825	
58	8	60	111	161	210	258	306	353	400	446	493	541	590	640	693	746	824	
59	7	59	110	160	209	257	304	351	397	443	490	537	585	635	688	741	823	
60	6	58	109	160	207	256	302	348	394	440	486	533	580	630	682	735	822	

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance
Guaranteed on 20-Year Endowment Policies
for \$1,000 Each.

Age at Issue.	AT THE END OF																		
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
21	\$42	\$95	\$147	\$200	\$252	\$304	\$355	\$406	\$457	\$508	\$558	\$608	\$658	\$707	\$756	\$805	\$854	\$903	\$952
22	41	94	147	199	251	303	354	406	457	507	558	608	657	707	756	805	854	903	952
23	41	94	146	199	251	303	354	405	456	507	557	607	657	707	756	805	854	903	952
24	41	93	146	198	250	302	353	405	456	506	557	607	657	706	756	805	854	903	951
25	40	93	145	198	250	301	353	404	455	505	556	606	656	706	755	804	853	902	951
26	39	92	145	197	249	301	352	403	454	505	555	605	655	705	755	804	853	902	950
27	39	92	144	196	248	299	351	403	453	504	555	605	655	704	754	803	852	901	949
28	38	91	143	196	248	299	351	402	453	503	554	604	654	704	754	803	852	901	948
29	37	90	143	195	247	299	350	401	452	503	553	603	654	703	753	802	851	900	947
30	37	90	142	194	246	298	349	400	451	502	553	603	653	703	753	802	851	900	946
31	36	89	141	193	245	297	348	400	451	501	552	602	652	702	752	801	850	899	945
32	36	88	141	193	245	296	348	399	450	501	551	602	652	702	752	801	850	898	944
33	35	87	140	192	244	296	347	399	449	500	551	601	651	701	751	800	849	898	943
34	34	87	139	191	243	295	346	398	449	500	550	601	651	701	751	800	849	897	942
35	33	86	138	191	243	294	346	397	448	499	550	600	650	700	750	799	848	896	941
36	32	85	138	190	242	294	346	397	448	499	549	599	649	699	749	798	847	895	940
37	32	84	137	189	241	293	345	397	447	498	548	598	648	698	748	797	846	894	939
38	31	84	136	189	241	293	345	396	447	497	548	598	648	697	747	796	845	893	938
39	30	83	136	188	240	292	344	395	445	496	547	597	647	696	746	795	844	892	937
40	29	82	135	188	240	292	343	394	445	495	545	595	645	695	745	794	843	891	936
41	28	81	135	187	239	291	342	393	444	494	544	594	644	694	744	793	842	890	935
42	27	80	134	186	238	290	341	392	442	493	543	592	642	692	742	792	841	889	934
43	26	80	133	185	237	289	340	390	441	491	541	590	640	690	740	791	840	888	933
44	25	79	132	184	236	287	338	389	439	489	539	588	638	688	738	788	837	886	932
45	24	77	130	183	234	286	337	387	437	487	537	586	636	686	736	786	835	885	931
46	23	76	129	181	233	284	335	385	434	485	534	583	634	684	734	784	834	884	930
47	22	75	128	180	231	282	333	383	433	482	532	581	631	681	731	783	833	883	929
48	21	74	127	178	230	281	331	381	431	480	530	579	629	679	729	782	832	882	928
49	20	73	125	177	228	279	329	379	428	478	527	576	626	676	727	781	831	881	927
50	18	72	124	176	227	277	327	377	426	475	524	573	623	673	724	780	830	880	926

TABLE OF PAID-UP VALUES.

showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000. Distribution plan.

Age at issue of Original Policy.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.*	15 Years.*	20 Years.*
25	\$ 50	\$ 66	\$ 83	\$100	\$116	\$183	\$150	\$190	\$287	\$384
26	51	68	85	102	119	186	158	195	294	393
27	53	70	88	105	123	140	157	200	302	402
28	54	72	90	108	126	143	161	206	309	411
29	55	74	92	111	129	147	165	211	317	420
30	57	76	95	113	132	150	169	217	325	430
31	59	78	97	116	135	154	173	223	333	439
32	60	80	100	119	138	158	176	229	341	448
33	62	82	102	122	142	161	180	235	349	458
34	63	84	105	125	145	165	184	241	358	467
35	65	86	107	128	148	169	189	248	366	476
36	67	88	109	131	152	172	193	254	374	485
37	68	90	112	134	155	176	197	260	383	494
38	70	92	115	137	159	180	201	267	391	503
39	72	95	118	140	162	184	205	274	399	512
40	73	97	120	143	165	187	209	280	407	521
41	75	99	123	146	169	191	213	287	415	530
42	77	101	126	149	172	195	218	293	423	539
43	78	104	129	152	176	200	224	300	431	547
44	80	106	131	155	180	205	229	306	439	555
45	82	108	133	160	185	209	234	313	447	563
46	83	110	137	163	189	214	239	319	454	571
47	85	113	140	167	193	219	245	325	462	579
48	88	116	144	171	198	224	249	332	469	587
49	90	118	147	175	202	228	255	338	476	594
50	92	121	150	179	206	233	260	343	483	601
51	94	124	154	182	211	238	264	349	490	608
52	96	127	157	186	215	242	270	355	497	615
53	98	129	160	190	219	247	275	361	504	621
54	100	132	163	193	223	252	280	367	510	628
55	102	135	166	197	227	257	285	373	517	635
56	104	137	170	201	231	261	289	378	523	642
57	106	140	173	205	236	265	296	384	529	648
58	109	143	176	208	239	271	300	389	535	656
59	111	146	179	212	243	275	306	394	541	663
60	113	148	182	217	248	281	310	399	547	674
61	115	151	186	....	....	....	....	....	....	....
62	117	154	189	....	....	....	....	....	....	....
63	120	156	193	....	....	....	....	....	....	....
64	122	160	195	....	....	....	....	....	....	....
65	124	161	199	....	....	....	....	....	....	....

*By special guaranty. Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
849	868	888	9108	9180	9152	9172	9198	9326	9418
50	70	90	111	133	155	178	201	331	421
52	72	93	114	135	158	181	204	336	426
54	74	95	116	137	161	184	207	340	430
56	76	97	118	140	164	188	211	344	434
57	77	98	120	143	166	191	215	348	438
57	78	99	121	145	168	193	218	352	442
58	78	100	123	146	170	195	220	356	446
58	79	101	124	148	172	197	223	360	450
59	80	102	126	150	174	199	225	365	455
60	81	104	128	152	177	202	228	370	459
61	82	106	129	153	179	205	232	375	463
63	84	107	131	156	181	208	236	380	467
64	86	109	133	158	184	211	239	385	471
65	87	110	135	160	187	215	243	390	475
66	89	112	137	163	190	218	247	395	479
68	91	115	139	166	194	222	250	400	483
69	93	117	142	170	197	225	254	405	487
71	95	120	145	173	200	229	258	410	491
73	98	123	148	176	203	232	261	415	495
75	101	126	151	178	206	235	265	420	499
77	102	128	154	180	209	238	268	425	503
78	104	130	156	182	212	241	272	430	507
79	106	132	158	185	215	244	276	435	511
80	108	135	162	189	217	248	279	440	515
81	109	137	165	192	220	251	282	444	519
83	111	139	167	195	223	254	286	449	523
85	113	141	170	198	227	258	290	454	527
87	116	145	174	203	232	262	294	459	531
88	119	148	177	207	236	265	297	463	535
90	120	150	180	210	239	269	301	468	539
91	122	153	183	212	243	273	304	472	543
93	125	156	187	216	247	277	308	477	547
95	127	159	190	221	251	281	311	481	551
97	129	161	193	224	254	284	314	486	555
99	131	163	195	226	257	288	318	491	559
101	133	166	199	231	261	292	323	496	563
102	135	168	201	233	264	296	325	501	567
103	137	170	203	235	267	300	332	504	571
104	139	172	206	237	271	305	337	507	575
106	141	175	209	244	276	310	343	510	579
108	142	177	212	247	281	315	348	513	583
109	144	180	216	251	286	319	352	516	587
111	147	184	220	255	292	324	356	519	591
114	151	189	225	260	298	329	361	521	595

aid-up Values on Endowment Policies are for proportional amounts

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of 20-Premiums Life Accumulative Surplus Policy for \$1,000.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
21	\$118	\$169	\$221	\$272	\$323	\$373	\$424	\$475	\$742	\$947
22	119	171	223	274	324	374	425	476	742	947
23	123	174	225	276	325	376	427	477	742	947
24	125	176	226	276	327	377	427	478	742	947
25	125	176	227	278	328	378	428	479	742	947
26	125	176	227	278	328	378	428	479	742	947
27	125	177	227	278	328	378	429	479	742	947
28	126	177	227	278	328	378	429	479	742	947
29	126	177	228	278	328	378	429	479	741	947
30	127	178	228	278	329	378	429	479	741	947
31	129	179	229	279	329	378	429	479	741	947
32	130	180	230	279	329	378	429	480	741	948
33	131	181	231	279	329	379	430	481	741	947
34	131	181	231	279	329	379	430	481	740	947
35	132	181	231	280	329	380	431	482	740	947
36	132	181	232	280	331	381	432	482	740	947
37	132	183	233	282	331	382	432	482	740	947
38	133	184	233	283	333	384	433	483	740	947
39	135	186	235	285	334	385	434	483	740	947
40	137	187	236	286	334	385	434	483	740	947
41	139	187	237	286	335	385	434	484	740	947
42	140	188	237	286	335	385	434	483	739	947
43	140	188	237	286	335	385	434	482	738	947
44	140	188	237	286	335	385	434	482	738	947
45	140	188	237	286	335	385	434	482	736	947
46	140	188	237	286	335	385	433	481	736	947
47	140	188	237	286	334	384	432	481	736	947
48	140	188	237	286	334	384	432	480	736	947
49	140	188	237	285	334	383	431	480	736	947
50	140	188	237	285	333	383	431	480	736	947
51	141	188	237	285	333	382	430	479	736	947
52	141	188	237	284	333	381	429	478	736	947
53	141	188	237	284	332	380	427	477	736	947
54	141	188	237	283	331	378	426	476	736	947
55	141	188	237	282	329	377	424	473	736	947

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

Age at Issue.	AT THE END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.
20	\$41	\$53	\$66	\$108	\$130	\$152	\$174	\$196	\$219	\$241	\$262	\$284	\$306	\$412	\$510	\$610	\$710	\$810	\$910	\$1,010
21	42	55	68	111	133	156	178	201	224	247	268	290	312	420	519	619	719	819	919	1,019
22	44	57	71	114	137	160	183	206	229	253	274	296	319	428	528	628	728	828	928	1,028
23	46	60	74	117	141	164	188	211	234	259	280	303	326	436	536	636	736	836	936	1,036
24	48	62	76	120	145	168	193	216	240	265	287	310	333	444	544	644	744	844	944	1,044
25	50	75	99	124	149	173	198	222	246	271	294	317	340	453	554	654	754	854	954	1,054
26	51	77	102	127	153	177	203	227	251	277	300	324	347	462	563	663	763	863	963	1,063
27	53	79	105	131	157	182	208	232	257	283	306	331	354	470	572	672	772	872	972	1,072
28	55	82	108	134	161	186	213	237	263	289	313	338	361	478	580	680	780	880	980	1,080
29	57	84	111	138	165	191	218	243	269	295	320	345	369	486	588	688	788	888	988	1,088
30	59	87	115	142	169	196	223	249	275	302	327	352	377	494	596	696	796	896	996	1,096
31	61	89	118	145	173	201	229	254	281	308	333	359	384	502	604	704	804	904	1,004	1,104
32	63	92	121	149	177	206	234	260	287	314	340	366	391	510	612	712	812	912	1,012	1,112
33	65	94	124	153	181	211	240	266	293	320	347	373	399	518	620	720	820	920	1,020	1,120
34	67	97	127	157	186	216	245	272	299	327	354	380	407	526	628	728	828	928	1,028	1,128
35	70	100	131	161	191	221	250	278	306	334	361	388	414	534	636	736	836	936	1,036	1,136
36	72	103	134	165	195	225	255	284	312	340	368	395	422	542	644	744	844	944	1,044	1,144
37	74	106	138	169	200	231	261	290	319	347	375	402	429	550	652	752	852	952	1,052	1,152
38	76	109	141	173	205	236	266	296	326	354	382	410	436	558	660	760	860	960	1,060	1,160
39	78	112	145	177	210	241	272	302	333	361	389	417	443	565	668	768	868	968	1,068	1,168
40	81	115	149	182	215	247	278	309	339	368	396	424	450	572	675	775	875	975	1,075	1,175
41	83	118	152	186	219	252	283	314	345	375	403	431	457	579	682	782	882	982	1,082	1,182
42	85	121	156	190	224	257	289	320	351	382	410	438	464	586	689	789	889	989	1,089	1,189
43	88	124	160	194	229	262	294	326	357	388	417	445	471	593	696	796	896	996	1,096	1,196
44	90	127	164	199	234	267	300	332	363	394	423	451	478	600	703	803	903	1,003	1,103	1,203
45	93	131	168	204	239	273	306	338	369	400	429	457	484	606	709	809	909	1,009	1,109	1,209
46	95	134	172	208	243	277	311	343	375	406	435	463	490	612	715	815	915	1,015	1,115	1,215
47	97	137	175	212	247	282	316	348	381	412	441	469	496	618	721	821	921	1,021	1,121	1,221
48	100	140	179	216	252	287	321	353	387	418	447	475	502	624	727	827	927	1,027	1,127	1,227
49	102	143	182	220	256	292	326	359	392	423	453	481	508	630	733	833	933	1,033	1,133	1,233
50	105	146	185	224	261	297	331	365	397	428	458	487	514	636	739	839	939	1,039	1,139	1,239
51	107	149	189	228	265	302	336	370	403	434	464	493	520	642	745	845	945	1,045	1,145	1,245
52	109	152	192	232	269	306	341	375	408	439	470	498	526	648	751	851	951	1,051	1,151	1,251
53	111	154	195	236	273	311	346	380	413	444	475	503	531	654	757	857	957	1,057	1,157	1,257
54	113	157	198	239	277	315	351	385	418	449	480	508	536	659	762	862	962	1,062	1,162	1,262
55	116	159	201	242	281	319	355	389	423	454	485	513	541	664	767	867	967	1,067	1,167	1,267
56	118	162	205	246	285	323	360	393	428	459	490	518	546	669	772	872	972	1,072	1,172	1,272
57	120	165	208	249	289	327	364	397	433	464	494	522	551	674	777	877	977	1,077	1,177	1,277
58	122	167	211	253	293	331	368	401	437	469	498	526	555	678	781	881	981	1,081	1,181	1,281
59	124	170	214	256	297	335	372	406	441	473	502	531	559	682	785	885	985	1,085	1,185	1,285
60	126	172	217	259	300	339	376	411	445	477	507	536	564	688	791	891	991	1,091	1,191	1,291
61	128	175	220	262	304	343	380	415	449	482	512	541	569	694	797	897	997	1,097	1,197	1,297
62	130	177	223	265	307	346	384	419	453	487	517	546	575	700	803	903	1,003	1,103	1,203	1,303
63	132	180	225	268	310	350	388	423	457	491	522	551	581	706	809	909	1,009	1,109	1,209	1,309
64	134	182	228	271	313	353	391	427	461	495	527	557	587	710	813	913	1,013	1,113	1,213	1,313
65	135	184	230	274	316	356	394	430	465	499	532	563	593	714	817	917	1,017	1,117	1,217	1,317

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Premiums Life Policy for \$1,000.

AT THE END OF															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
0	\$121	\$170	\$219	\$268	\$319	\$369	\$420	\$470	\$521	\$572	\$623	\$675	\$726	\$776	\$826
1	121	171	221	270	320	370	421	471	522	573	625	676	727	777	827
2	122	172	222	271	321	371	422	472	523	574	626	677	728	778	828
3	122	173	223	272	322	372	423	473	524	575	627	678	729	779	829
4	123	174	224	273	323	373	424	474	525	576	628	679	730	780	830
5	124	175	225	274	324	374	425	475	526	577	629	680	731	781	831
6	124	175	226	275	325	375	426	476	527	578	630	681	732	782	832
7	125	176	227	276	326	376	427	477	528	579	631	682	733	783	833
8	126	177	228	277	327	377	428	478	529	580	632	683	734	784	834
9	127	178	229	278	328	378	429	479	530	581	633	684	735	785	835
10	128	179	230	279	329	379	430	480	531	582	634	685	736	786	836
11	128	180	231	280	330	380	431	481	532	583	635	686	737	787	837
12	129	181	232	281	331	381	432	482	533	584	636	687	738	788	838
13	129	182	233	282	332	382	433	483	534	585	637	688	739	789	839
14	130	183	234	283	333	383	434	484	535	586	638	689	740	790	840
15	131	184	235	284	334	384	435	485	536	587	639	690	741	791	841
16	132	185	236	285	335	385	436	486	537	588	640	691	742	792	842
17	133	186	237	286	336	386	437	487	538	589	641	692	743	793	843
18	133	187	238	287	337	387	438	488	539	590	642	693	744	794	844
19	134	188	239	288	338	388	439	489	540	591	643	694	745	795	845
20	135	189	240	289	339	389	440	490	541	592	644	695	746	796	846
21	135	190	241	290	340	390	441	491	542	593	645	696	747	797	847
22	136	191	242	291	341	391	442	492	543	594	646	697	748	798	848
23	137	192	243	292	342	392	443	493	544	595	647	698	749	799	849
24	138	193	244	293	343	393	444	494	545	596	648	699	750	800	850
25	139	194	245	294	344	394	445	495	546	597	649	700	751	801	851
26	139	195	246	295	345	395	446	496	547	598	650	701	752	802	852
27	139	196	247	296	346	396	447	497	548	599	651	702	753	803	853
28	139	197	248	297	347	397	448	498	549	600	652	703	754	804	854
29	140	198	249	298	348	398	449	499	550	601	653	704	755	805	855
30	140	199	250	299	349	399	450	500	551	602	654	705	756	806	856
31	140	200	251	300	350	400	451	501	552	603	655	706	757	807	857
32	141	201	252	301	351	401	452	502	553	604	656	707	758	808	858
33	141	202	253	302	352	402	453	503	554	605	657	708	759	809	859
34	141	203	254	303	353	403	454	504	555	606	658	709	760	810	860
35	141	204	255	304	354	404	455	505	556	607	659	710	761	811	861
36	141	205	256	305	355	405	456	506	557	608	660	711	762	812	862
37	141	206	257	306	356	406	457	507	558	609	661	712	763	813	863
38	141	207	258	307	357	407	458	508	559	610	662	713	764	814	864
39	141	208	259	308	358	408	459	509	560	611	663	714	765	815	865
40	142	209	260	309	359	409	460	510	561	612	664	715	766	816	866
41	142	210	261	310	360	410	461	511	562	613	665	716	767	817	867
42	142	211	262	311	361	411	462	512	563	614	666	717	768	818	868
43	142	212	263	312	362	412	463	513	564	615	667	718	769	819	869
44	142	213	264	313	363	413	464	514	565	616	668	719	770	820	870
45	142	214	265	314	364	414	465	515	566	617	669	720	771	821	871
46	142	215	266	315	365	415	466	516	567	618	670	721	772	822	872
47	142	216	267	316	366	416	467	517	568	619	671	722	773	823	873
48	142	217	268	317	367	417	468	518	569	620	672	723	774	824	874
49	142	218	269	318	368	418	469	519	570	621	673	724	775	825	875
50	142	219	270	319	369	419	470	520	571	622	674	725	776	826	876
51	142	220	271	320	370	420	471	521	572	623	675	726	777	827	877
52	142	221	272	321	371	421	472	522	573	624	676	727	778	828	878
53	142	222	273	322	372	422	473	523	574	625	677	728	779	829	879
54	142	223	274	323	373	423	474	524	575	626	678	729	780	830	880
55	142	224	275	324	374	424	475	525	576	627	679	730	781	831	881
56	142	225	276	325	375	425	476	526	577	628	680	731	782	832	882
57	142	226	277	326	376	426	477	527	578	629	681	732	783	833	883
58	142	227	278	327	377	427	478	528	579	630	682	733	784	834	884
59	142	228	279	328	378	428	479	529	580	631	683	734	785	835	885
60	142	229	280	329	379	429	480	530	581	632	684	735	786	836	886

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies for \$1,000 Each.

Age at Issue.	AT THE END OF															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.
20	\$153	\$210	\$266	\$321	\$375	\$428	\$481	\$532	\$582	\$631	\$679	\$726	\$772	\$818	\$864	\$910
21	152	209	265	320	374	428	480	531	581	630	678	725	771	817	863	909
22	152	209	265	320	374	428	480	531	581	630	678	725	771	817	863	909
23	152	209	265	320	374	428	480	531	581	630	678	725	771	817	863	909
24	152	209	265	320	374	428	480	531	581	630	678	725	771	817	863	909
25	152	209	265	320	374	428	480	531	581	630	678	725	771	817	863	909
26	152	209	265	320	374	428	480	531	581	630	678	725	771	817	863	909
27	152	209	264	319	373	427	479	530	580	629	677	724	770	816	862	908
28	152	209	264	319	373	427	479	530	580	629	677	724	770	816	862	908
29	152	209	264	319	373	426	478	529	579	628	676	723	769	815	861	907
30	152	209	264	319	373	426	478	529	579	628	676	723	769	815	861	907
31	151	208	264	318	372	425	477	528	578	627	676	722	768	814	860	906
32	151	208	264	318	372	425	477	528	578	627	675	722	768	814	860	906
33	151	208	264	318	372	425	477	528	578	627	675	722	768	814	860	906
34	151	208	264	318	372	425	477	528	578	627	674	722	768	814	860	906
35	151	208	264	318	372	425	477	528	578	627	674	722	768	814	860	906
36	151	207	263	317	371	425	477	527	577	626	674	721	767	813	859	905
37	151	207	263	317	371	424	476	527	577	626	673	721	767	813	859	905
38	151	207	263	317	371	424	476	526	576	625	673	720	766	813	859	905
39	151	207	263	317	371	423	475	526	576	625	672	720	766	813	859	905
40	151	207	263	317	371	423	475	525	575	624	672	719	765	813	859	905
41	150	206	262	316	371	422	474	525	574	623	671	718	764	813	859	905
42	150	206	262	316	370	422	473	524	573	622	670	717	763	813	859	905
43	150	206	262	316	370	421	473	523	572	621	669	716	762	813	859	905
44	150	206	262	316	369	421	472	522	571	620	668	715	761	813	859	905
45	150	206	262	316	368	420	471	521	570	619	666	713	759	813	859	905
46	149	205	262	316	368	419	470	520	569	617	665	711	758	813	859	905
47	149	205	261	315	367	418	469	519	568	616	663	709	756	813	859	905
48	149	205	261	314	366	417	468	518	566	613	661	707	754	813	859	905
49	149	205	260	313	365	416	467	516	564	611	659	705	752	813	859	905
50	149	205	259	312	364	415	465	514	562	609	657	703	750	813	859	905
51	148	205	258	311	363	414	463	512	560	607	655	701	748	813	859	905
52	148	204	257	310	362	412	461	510	558	605	652	698	745	813	859	905
53	147	203	256	309	361	410	459	508	555	602	649	695	742	813	859	905
54	147	202	255	308	359	408	457	505	552	599	646	692	738	813	859	905
55	147	201	254	306	357	406	455	502	549	596	642	688	734	813	859	905
56	146	200	254	305	356	404	453	499	546	593	638	684	730	813	859	905
57	146	199	253	304	354	402	451	496	543	589	634	680	726	813	859	905
58	145	199	252	303	352	400	448	493	539	585	630	675	721	813	859	905
59	145	198	251	302	350	398	445	490	535	581	625	670	715	813	859	905
60	145	198	250	301	348	395	442	487	531	576	620	665	711	813	859	905

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any act of the Insured) on an Ordinary Life Policy for \$1,000.

AGE OF THE INSURED WHEN POLICY WAS ISSUED.

PAID-UP	Age 20.	Age 21.	Age 22.	Age 23.	Age 24.	Age 25.	Age 26.	Age 27.	Age 28.	Age 29.	Age 30.	Age 31.	Age 32.	Age 33.	Age 34.	Age 35.	Age 36.	Age 37.	Age 38.	Age 39.	Age 40.
50	\$22	\$26	\$28	\$32	\$34	\$38	\$40	\$44	\$48	\$50	\$54	\$58	\$60	\$64	\$66	\$70	\$74	\$76	\$80	\$84	\$88
51	48	52	54	58	60	64	68	72	76	80	84	88	90	94	98	102	106	110	114	120	124
52	74	78	80	84	86	90	94	100	104	108	112	116	120	124	128	134	138	144	148	154	158
53	100	104	106	110	112	116	120	126	130	136	140	146	150	154	160	166	170	176	180	186	190
54	126	130	132	136	140	144	148	152	158	164	168	174	180	184	190	196	200	206	212	218	222
55	150	154	158	162	166	170	174	178	184	190	196	202	208	214	220	226	232	238	244	250	254
56	174	178	182	186	190	196	200	206	212	218	224	230	236	242	248	254	262	268	274	280	286
57	196	200	204	210	214	220	226	232	238	244	250	258	264	270	276	284	292	298	304	310	316
58	218	222	228	232	238	244	250	258	264	270	276	284	290	296	304	312	320	326	334	340	346
59	240	244	250	256	262	268	274	282	290	296	302	310	318	324	332	340	348	354	362	368	374
60	260	266	272	278	284	292	300	308	314	320	328	336	344	352	360	368	376	382	390	396	402
61	282	288	294	302	308	316	324	332	340	346	354	362	370	378	386	394	402	408	416	422	430
62	304	310	316	324	332	340	348	356	364	370	378	386	396	404	412	420	428	434	442	448	456
63	324	332	340	348	356	364	372	380	388	394	402	410	420	428	436	444	452	460	468	474	482
64	346	354	362	370	378	386	394	402	410	418	426	434	444	452	460	468	476	484	492	498	506
65	368	376	384	392	402	410	418	426	434	442	450	458	468	476	484	492	500	508	516	522	530
66	390	398	406	414	424	432	440	450	458	466	474	482	492	500	508	516	522	530	538	544	552
67	410	420	428	436	446	454	462	472	480	488	496	504	514	522	530	538	544	552	560	566	574
68	432	442	450	458	468	476	484	494	502	510	518	526	536	544	552	560	566	574	582	588	596
69	452	462	470	480	490	498	506	514	522	532	540	548	556	564	572	580	586	594	602	608	616
70	472	482	490	500	510	518	526	534	542	552	560	568	576	584	592	600	606	614	622	628	636
71	492	502	510	520	530	538	546	554	562	572	580	588	596	604	612	620	626	634	640	646	654
72	510	520	530	540	550	558	566	574	582	590	598	606	614	622	630	638	644	652	658	664	672
73	530	540	550	558	568	576	584	592	600	608	616	624	632	640	648	656	662	670	676	682	688
74	550	560	568	576	586	594	602	610	618	626	634	642	650	658	666	674	680	686	692	698	704
75	568	578	586	594	604	612	620	628	636	644	652	660	668	676	682	690	696	702	708	714	720
76	586	596	604	612	622	630	638	646	654	662	670	678	684	692	698	706	712	718	724	728	734
77	604	614	622	630	638	646	654	662	670	678	686	694	700	708	714	720	726	732	738	742	748
78	620	630	638	646	654	662	670	678	686	694	702	710	716	722	728	736	742	748	754	760	766
79	638	646	654	662	670	678	686	694	702	710	716	722	728	736	742	748	754	760	764	768	774
80	654	662	670	678	686	694	700	708	716	724	730	736	742	750	756	762	768	772	776	780	786
81	670	678	686	694	702	710	716	724	730	738	744	750	756	762	768	774	780	784	788	792	798
82	684	692	700	708	716	724	730	738	744	750	756	762	768	774	780	786	792	796	800	804	810
83	698	706	714	722	730	738	744	750	756	762	768	774	780	786	792	798	804	808	812	816	822
84	712	720	728	736	744	752	758	764	770	774	780	786	792	798	804	808	814	818	822	826	832
85	726	734	742	750	756	764	770	776	782	786	792	798	804	810	814	818	824	828	832	836	842
86	740	746	754	762	768	776	782	788	794	798	804	810	814	820	824	828	834	838	842	846	852
87	752	758	766	774	780	786	792	798	804	808	814	820	824	830	834	838	844	848	852	856	862
88	764	770	778	786	792	798	802	808	814	818	824	830	834	840	844	848	852	856	860	864	870
89	776	782	790	796	802	808	812	818	824	828	834	840	844	850	854	858	862	866	870	874	878
90	788	794	800	806	812	818	822	828	834	838	842	848	852	858	862	866	870	874	878	882	886
91	798	804	810	816	822	828	832	838	842	846	852	856	860	866	870	874	878	882	886	890	894
92	808	814	820	826	832	836	840	846	850	854	860	864	868	874	878	882	886	890	894	898	902
93	818	824	830	836	840	844	850	854	858	862	868	872	876	882	886	890	894	898	902	906	910
94	828	834	840	844	848	852	858	862	866	870	876	880	884	888	894	898	902	906	910	914	918
95	838	842	848	852	856	860	866	870	874	878	884	888	892	896	900	904	908	912	916	920	924
96	846	850	856	860	864	868	874	878	882	886	890	894	898	902	906	910	914	918	922	926	930

TABLE OF PAID-UP VALUES.

wing the Amount of Participating Insurance guaranteed (without any act of the Insured) on an Ordinary Life Policy for \$1,000.

AGE OF THE INSURED WHEN POLICY WAS ISSUED.																			
Age 41.	Age 42.	Age 43.	Age 44.	Age 45.	Age 46.	Age 47.	Age 48.	Age 49.	Age 50.	Age 51.	Age 52.	Age 53.	Age 54.	Age 55.	Age 56.	Age 57.	Age 58.	Age 59.	Age 60.
\$52	\$56	\$58	\$60	\$64	\$66	\$68	\$70	\$72	\$74	\$74	\$76	\$78	\$78	\$80	\$80	\$80	\$82	\$82	\$82
90	94	98	100	104	106	110	112	114	118	120	122	124	126	128	130	130	132	132	132
128	132	136	140	142	146	150	154	156	160	162	164	168	170	172	174	174	176	176	176
162	168	172	176	180	184	188	192	194	198	202	204	208	210	212	214	216	218	218	218
196	202	206	212	216	220	224	228	232	236	240	242	246	248	250	254	256	258	258	258
228	234	240	246	250	256	260	264	268	272	276	278	282	284	288	292	294	296	296	296
260	266	272	278	284	290	294	298	302	306	310	314	318	320	324	328	330	332	332	332
292	298	304	310	316	322	326	330	336	340	344	348	352	354	358	362	366	368	368	368
322	328	334	340	346	352	358	362	368	372	376	380	384	388	392	396	400	402	402	402
352	358	364	370	376	382	388	394	400	404	408	412	416	420	424	428	432	434	434	434
380	386	394	400	406	412	418	424	430	434	438	442	446	450	454	458	462	464	464	464
408	414	422	428	434	440	446	452	458	462	466	470	474	478	482	486	490	492	492	492
436	442	450	456	462	468	474	480	486	490	494	498	502	506	510	514	518	520	520	520
462	468	476	482	488	494	500	506	512	516	520	524	528	532	536	540	544	546	546	546
488	494	502	508	514	520	526	532	538	542	546	550	554	556	560	564	568	572	572	572
512	518	526	532	538	544	550	556	562	566	570	574	578	580	584	588	592	596	596	596
536	542	550	556	562	568	574	578	584	588	592	596	600	602	606	610	614	618	618	618
560	566	572	578	584	590	596	600	606	610	614	618	622	624	628	632	636	640	640	640
582	588	594	600	606	610	616	620	626	630	634	638	642	644	648	652	656	660	660	660
602	608	614	620	626	630	636	640	646	650	654	658	662	664	668	672	678	682	682	682
622	628	634	640	646	650	654	658	664	668	672	676	680	684	688	692	698	702	702	702
642	648	652	658	664	668	672	676	682	686	690	694	698	702	708	712	718	722	722	722
660	666	670	676	682	686	690	694	700	704	708	712	716	720	726	730	736	740	740	740
678	684	688	694	698	702	706	710	716	720	724	728	734	738	744	748	754	758	758	758
694	700	704	710	714	718	722	726	732	736	740	744	750	754	760	766	770	774	774	774
710	716	720	726	730	734	738	742	748	752	756	760	766	770	776	782	786	790	790	790
726	730	734	740	744	748	754	758	762	766	772	776	782	786	792	798	802	806	806	806
740	744	748	754	758	762	768	772	776	780	786	790	796	800	806	812	816	820	820	820
754	758	762	768	772	776	782	786	790	794	800	804	810	814	820	826	830	836	836	836
768	772	776	780	784	788	794	800	804	808	814	818	824	828	834	840	844	850	850	850
780	784	788	792	796	800	806	812	816	820	826	830	836	840	846	852	858	864	864	864
792	796	800	804	808	812	818	824	828	834	838	842	848	852	858	864	870	876	876	876
804	808	812	816	820	824	830	836	840	846	850	854	860	864	870	876	882	888	888	888
816	820	824	828	832	836	842	848	852	858	862	866	872	876	882	888	894	900	900	900
826	830	834	838	844	848	854	858	862	868	872	876	882	888	896	906	914	920	920	920
836	840	844	848	854	858	864	868	872	878	882	886	892	900	910	922	940			
846	850	854	858	864	868	874	878	882	888	892	896	904	914	926	942				
856	860	864	868	874	878	884	888	892	896	902	908	918	928	944					
866	870	874	878	884	888	892	896	900	906	912	920	932	946						
876	880	884	888	892	896	900	904	910	916	924	934	948							
884	888	892	896	900	904	908	914	920	928	938	950								
892	896	900	904	908	912	916	924	930	940	952									
900	904	908	912	916	920	926	934	942	954										
906	910	914	918	924	930	936	944	956											
914	918	922	926	932	938	946	956												
920	924	928	934	940	948	958													
926	930	936	942	950	960														
934	938	944	952	960															

PAID-UP VALUES—20 PAYMENT LIFE

ANNUAL PREMIUMS PAID.	AGE 20 & UNDER. PREMIUM, \$27.75.	AGE 21. PREMIUM, \$28.17.	AGE 22. PREMIUM, \$28.60.	AGE 23. PREMIUM, \$29.04.	AGE 24. PREMIUM, \$29.50.	AGE 25. PREMIUM, \$29.96.	AGE 26. PREMIUM, \$30.47.	AGE 27. PREMIUM, \$30.98.	AGE 28. PREMIUM, \$31.51.	AGE 29. PREMIUM, \$32.06.	AGE 30. PREMIUM, \$32.62.	AGE 31. PREMIUM, \$33.21.
2	\$26	\$26	\$28	\$30	\$30	\$32	\$34	\$34	\$36	\$38	\$38	\$40
3	82	82	84	86	88	88	90	92	94	96	96	98
4	138	138	140	142	144	144	146	148	150	152	154	154
5	192	194	196	198	200	200	202	204	206	208	210	210
6	246	248	250	252	254	254	256	258	260	262	264	264
7	300	302	304	306	308	308	310	312	314	316	318	318
8	354	356	358	360	362	362	364	366	368	370	372	372
9	408	410	412	412	414	414	416	418	420	422	424	424
10	462	464	466	466	468	468	470	472	474	476	478	478
11	516	518	520	520	522	522	524	526	528	530	530	532
12	570	570	572	572	574	574	576	578	580	582	582	584
13	624	624	626	626	628	628	630	632	634	636	636	638
14	678	678	680	680	682	682	684	686	688	688	688	690
15	732	732	734	734	736	736	738	738	740	740	740	742
16	786	786	786	786	788	788	790	790	792	792	792	794
17	840	840	840	840	842	842	842	842	844	844	844	846
18	892	892	892	892	894	894	894	894	896	896	896	896
19	946	946	946	946	946	946	946	946	948	948	948	948

PAID-UP VALUES—20 PAYMENT LIFE

NAL PREMIUMS PAID.	AGE 44. PREMIUM, \$43.05.	AGE 45. PREMIUM, \$44.82.	AGE 46. PREMIUM, \$46.01.	AGE 47. PREMIUM, \$47.27.	AGE 48. PREMIUM, \$48.61.	AGE 49. PREMIUM, \$50.03.	AGE 50. PREMIUM, \$51.54.	AGE 51. PREMIUM, \$53.16.	AGE 52. PREMIUM, \$54.88.	AGE 53. PREMIUM, \$56.71.	AGE 54. PREMIUM, \$58.66.	AGE 55. PREMIUM, \$60.79.
2	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$52	\$52	\$52	\$50
3	112	112	112	112	112	112	112	112	112	112	112	110
4	170	170	170	170	170	170	170	170	170	168	168	166
5	226	226	226	226	226	226	226	224	224	222	222	220
6	278	278	278	278	278	278	278	276	276	274	274	272
7	330	330	330	330	330	330	330	328	326	324	324	322
8	382	382	382	382	382	380	380	378	376	374	372	370
9	434	434	434	434	432	432	430	428	426	424	422	418
10	486	486	486	484	482	482	480	478	476	474	470	466
11	536	536	536	534	532	532	530	528	524	522	518	514
12	588	588	586	584	582	580	578	576	572	570	566	562
13	638	638	636	634	632	630	626	624	620	618	614	610
14	688	688	686	684	682	680	676	674	670	666	662	658
15	738	738	736	734	732	730	726	724	720	716	712	708
16	790	790	788	786	784	782	778	776	772	768	764	760
17	842	842	840	838	836	834	832	830	826	822	818	814
18	894	894	892	892	890	888	886	884	882	878	876	872
19	946	946	946	946	944	944	942	942	940	938	938	936

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any act of the Insured) on an Annual Premium Endowment at 75.

AGE OF THE INSURED WHEN POLICY WAS ISSUED.

Paid.	Age 41.	Age 42.	Age 43.	Age 44.	Age 45.	Age 46.	Age 47.	Age 48.	Age 49.	Age 50.	Age 51.	Age 52.	Age 53.	Age 54.	Age 55.	Age 56.	Age 57.	Age 58.	Age 59.	Age 60.
2	\$ 24	\$ 28	\$ 30	\$ 32	\$ 34	\$ 38	\$ 40	\$ 42	\$ 44	\$ 48	\$ 50	\$ 52	\$ 56	\$ 58	\$ 60	\$ 62	\$ 66	\$ 70	\$ 74	\$ 80
3	66	70	74	76	80	84	88	90	94	98	102	106	110	114	118	124	130	136	144	154
4	106	112	116	120	124	130	134	138	142	148	152	158	164	170	176	184	192	200	212	224
5	146	152	158	162	168	174	178	184	190	196	202	210	216	224	232	242	252	264	278	294
6	184	190	198	202	210	216	222	228	234	242	250	258	266	274	284	296	310	324	340	360
7	222	228	236	242	250	256	264	270	278	286	296	304	314	324	336	350	366	384	404	428
8	258	266	274	280	288	296	304	312	320	330	340	350	360	372	386	402	420	442	466	494
9	294	302	310	318	326	334	344	352	362	372	384	394	406	420	436	454	476	500	528	562
0	328	336	346	354	364	372	382	392	402	414	426	438	452	468	486	506	530	558	590	628
1	362	370	380	390	400	410	420	430	442	454	466	480	496	514	534	558	586	618	654	696
2	396	404	414	424	434	446	456	468	480	494	508	522	540	560	582	608	640	676	718	766
3	428	438	448	458	468	480	492	504	518	532	548	564	582	604	630	660	696	736	782	838
4	460	470	480	490	500	512	526	540	554	570	588	606	626	650	678	712	752	798	850	916
5	490	500	512	522	534	546	560	574	590	608	628	648	670	696	728	766	810	862	922	...
6	520	530	542	554	566	580	594	608	626	644	666	690	716	744	778	820	870	928	...	...
7	548	560	572	584	598	612	626	642	660	682	706	732	760	792	830	876	932	...	...	...
8	576	588	602	614	628	644	660	676	696	718	744	774	806	842	884	936	...	...	...	...
9	604	616	630	644	658	674	692	710	732	756	784	816	852	892	940	...	...	...	...	...
0	632	644	658	672	688	706	724	744	766	792	822	858	898	942	...	...	...	...	...	...
1	658	672	686	702	718	736	756	780	804	830	862	902	946	...	...	...	...	...	...	...
2	684	700	714	730	748	768	788	814	842	870	904	948	...	...	...	...	...	...	...	...
3	710	726	740	758	778	798	822	850	880	912	950	...	...	...	...	...	...	...	...	...
4	736	752	768	786	806	830	854	884	918	954	...	...	...	...	...	...	...	...	...	...
5	760	776	794	814	836	860	888	920	957	...	...	...	...	...	...	...	...	...	...	...
6	786	802	822	844	866	892	924	958	...	...	...	...	...	...	...	...	...	...	...	...
7	810	828	850	872	898	926	960	...	...	...	...	...	...	...	...	...	...	...	...	...
8	836	856	878	902	930	962	...	...	...	...	...	...	...	...	...	...	...	...	...	...
9	860	882	906	932	962	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
0	886	910	936	964	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
1	912	938	966	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
2	940	968	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
3	968	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

NOTE.—If, after the payment of the requisite number of annual premiums above, one or more fractional installments be so paid on account of an annual premium, the Paid-up Insurance will be increased by a proportional part of the increase due to the payment of the annual premium, less fractions of a dollar.

Thus, the Paid-up Insurance for which a policy for \$2,500, issued at age 30, would continue in force after the payment of fifteen annual premiums $\$384 \times 2.5 = \960 . The payment of the sixteenth annual premium would add \$35 to this amount; but the payment of the first semi-annual installment the sixteenth annual premium will add only one-half of that amount, less fractions of a dollar, or \$32; making the Paid-up Insurance, in case of the payment of fifteen annual premiums and one semi-annual installment of the sixteenth annual premium, $\$960 + \$32 = \$992$. This same rule applies to other cases of policies issued by this Company.

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any loan of the Insured) on Endowment Policies, \$1,000 each.

TEN YEAR ENDOWMENT.

AGE OF THE INSURED WHEN POLICY WAS ISSUED.																			
Age 20.	Age 21.	Age 22.	Age 23.	Age 24.	Age 25.	Age 26.	Age 27.	Age 28.	Age 29.	Age 30.	Age 31.	Age 32.	Age 33.	Age 34.	Age 35.	Age 36.	Age 37.	Age 38.	Age 39.
188	188	188	188	188	188	188	188	186	186	186	186	186	186	186	186	184	184	184	184
300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	298	298	298	298
410	410	410	410	410	410	410	410	410	410	410	410	408	408	408	408	406	406	406	406
516	516	516	516	516	516	516	516	514	514	514	514	514	514	514	514	512	512	512	512
618	618	618	618	618	618	618	618	616	616	616	616	616	616	616	616	614	614	614	614
716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	714	714	714	714
810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810	810
900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900	900

FIFTEEN YEAR ENDOWMENT.

116	116	116	116	116	116	116	116	116	116	116	116	114	114	114	114	114	112	112	112
196	196	196	196	196	196	196	196	194	194	194	194	194	194	194	192	192	192	192	192
274	274	274	274	274	274	274	272	272	272	272	272	272	272	270	270	270	268	268	268
348	348	348	348	348	348	346	346	346	346	346	346	344	344	344	344	344	342	342	342
420	420	420	420	420	420	418	418	418	418	418	418	416	416	416	416	416	414	414	414
490	490	490	490	490	490	488	488	488	488	488	488	486	486	486	486	486	484	484	484
558	558	558	558	558	558	556	556	556	556	556	556	556	556	556	556	554	554	554	554
626	626	626	626	626	626	624	624	624	624	624	624	624	624	624	622	622	622	622	622
692	692	692	692	692	692	690	690	690	690	690	690	690	690	690	688	688	688	688	688
756	756	756	756	756	756	754	754	754	754	754	754	754	754	754	752	752	752	752	752
818	818	818	818	818	818	816	816	816	816	816	816	816	816	816	816	814	814	814	814
878	878	878	878	878	878	876	876	876	876	876	876	876	876	876	876	876	874	874	874
936	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936	934	934	934

TWENTY YEAR ENDOWMENT.

78	78	78	78	78	78	78	78	76	76	76	76	76	76	76	76	74	74	74	74
140	140	140	140	140	140	140	140	138	138	138	138	138	138	138	138	136	136	136	136
200	200	200	200	200	200	200	200	198	198	198	198	198	198	198	198	196	196	196	196
258	258	258	258	258	258	258	258	256	256	256	256	256	256	256	256	254	254	254	254
314	314	314	314	314	314	314	314	312	312	312	312	312	312	312	312	310	310	310	310
370	370	370	370	370	370	370	370	368	368	368	368	368	368	368	368	366	366	366	366
424	424	424	424	424	424	424	424	422	422	422	422	422	422	422	422	420	420	420	420
478	478	478	478	478	478	478	478	476	476	476	476	476	476	476	476	474	474	474	474
530	530	530	530	530	530	530	530	528	528	528	528	528	528	528	528	526	526	526	526
582	582	582	582	582	582	582	582	580	580	580	580	580	580	580	580	578	578	578	578
632	632	632	632	632	632	632	632	630	630	630	630	630	630	630	630	628	628	628	628
682	682	682	682	682	682	682	682	680	680	680	680	680	680	680	680	678	678	678	678
730	730	730	730	730	730	730	730	728	728	728	728	728	728	728	728	726	726	726	726
778	778	778	778	778	778	778	778	776	776	776	776	776	776	776	776	774	774	774	774
824	824	824	824	824	824	824	824	822	822	822	822	822	822	822	822	820	820	820	820
868	868	868	868	868	868	868	868	866	866	866	866	866	866	866	866	866	866	866	866
912	912	912	912	912	912	912	912	910	910	910	910	910	910	910	910	910	910	910	910
954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	954	952	952	952	952

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating Insurance guaranteed (without any act of the Insured) on Endowment Policies of \$1,000 each.

TEN-YEAR ENDOWMENT.

AGE OF THE INSURED WHEN POLICY WAS ISSUED.

Age 41.	Age 42.	Age 43.	Age 44.	Age 45.	Age 46.	Age 47.	Age 48.	Age 49.	Age 50.	Age 51.	Age 52.	Age 53.	Age 54.	Age 55.	Age 56.	Age 57.	Age 58.	Age 59.	Age 60.
182	182	182	182	180	180	180	178	178	176	174	172	170	168	166	164	160	158	154	150
296	296	296	296	294	294	292	290	290	288	286	284	282	280	276	274	270	268	264	260
404	404	404	404	402	402	400	400	398	396	394	392	390	388	384	382	378	374	370	366
510	510	510	508	508	508	506	504	504	502	500	498	496	494	490	488	484	480	476	472
612	612	612	612	610	610	608	606	606	604	602	600	598	596	594	592	588	584	580	576
712	712	712	712	710	710	708	708	706	706	704	702	700	698	696	694	690	688	684	680
808	808	808	808	806	806	806	806	804	804	802	800	800	798	796	794	790	788	786	784
898	898	898	898	898	898	898	896	896	896	894	894	894	894	892	892	890	888	888	886

FIFTEEN-YEAR ENDOWMENT.

112	112	110	110	110	108	108	106	106	104	102	100	98	96	94	92	88	86	82	80
190	190	190	188	188	186	186	184	182	180	178	176	174	172	170	166	162	160	156	154
266	266	266	264	264	262	262	260	258	256	254	252	250	246	244	240	236	232	228	224
340	340	340	338	338	336	336	334	332	330	328	326	322	320	316	312	308	302	296	294
412	412	410	410	410	408	406	404	402	400	398	396	392	390	386	382	378	372	366	360
482	482	480	480	480	478	476	474	472	470	466	464	460	458	454	450	446	440	434	428
552	550	550	548	548	546	544	542	540	538	534	532	528	524	520	516	512	506	500	494
620	618	618	616	616	614	612	610	608	606	602	600	596	592	588	584	580	574	568	562
686	684	684	682	682	680	678	676	674	672	670	668	664	660	656	652	646	640	634	628
750	750	748	748	748	746	744	742	740	738	736	734	730	728	724	720	714	708	702	696
812	812	812	812	812	810	808	806	804	802	800	798	796	794	790	788	784	778	772	766
874	874	874	874	874	872	872	870	868	866	864	862	862	860	858	856	852	848	844	838
934	934	934	934	934	932	932	932	930	930	930	928	928	926	926	924	922	920	918	916

TWENTY-YEAR ENDOWMENT.

74	72	72	72	72	72	70	70	68	68	66	66	64	62	60
134	134	134	132	132	132	130	130	128	128	126	126	124	122	118
194	194	194	192	192	190	190	188	186	186	184	184	182	180	176
252	252	252	250	250	248	248	246	244	242	242	240	238	236	232
308	308	308	306	306	304	304	302	300	298	296	294	292	288	284
364	362	362	360	360	358	358	356	354	352	348	346	342	340	336
418	416	416	414	414	412	410	408	406	404	400	398	394	390	386
470	468	468	466	466	464	462	460	458	454	452	448	444	440	436
522	520	520	518	516	514	512	510	508	504	502	498	494	490	486
572	570	570	568	566	564	562	560	558	554	552	548	544	540	534
622	620	620	618	616	614	612	610	606	602	600	596	592	588	582
672	670	670	668	666	664	662	660	656	652	648	644	640	636	630
720	718	718	716	714	712	710	708	704	700	698	694	690	686	678
768	766	766	764	762	760	758	756	754	750	746	742	738	734	728
816	814	814	812	810	808	806	804	802	800	796	792	788	784	778
862	860	860	860	858	856	854	852	850	848	846	844	840	836	830
908	906	906	906	904	904	902	900	900	898	896	894	892	888	884
952	950	950	950	950	950	948	948	948	946	946	944	944	942	940

TABLE OF PAID-UP VALUES.

ing the Amount of Participating Insurance guaranteed (without any additional Premiums) on a 20-Premiums Endowment at 75.

AGE OF THE INSURED WHEN POLICY WAS ISSUED.															
Age 20.	Age 21.	Age 22.	Age 23.	Age 24.	Age 25.	Age 26.	Age 27.	Age 28.	Age 29.	Age 30.	Age 31.	Age 32.	Age 33.	Age 34.	Age 35.
\$32 88 144 198	\$32 88 144 200	\$34 90 146 204	\$36 92 148 204	\$36 94 150 204	\$38 96 152 206	\$40 96 152 208	\$40 98 154 210	\$42 100 156 212	\$44 102 158 212	\$44 102 160 214	\$46 104 160 216	\$48 106 162 218	\$48 106 164 220	\$50 108 164 220	\$52 110 166 222
252 306 360 414 466	254 308 362 416 468	256 310 364 418 470	258 310 364 418 470	258 312 366 420 472	260 314 368 422 474	262 316 370 424 476	264 318 372 426 478	266 320 374 428 480	266 320 374 428 482	268 322 376 430 482	270 324 378 432 484	272 326 380 434 486	274 328 382 436 488	274 328 382 436 488	276 330 384 438 490
520 574 628 680 734	522 576 630 682 736	524 578 630 684 738	524 578 630 684 738	526 580 632 686 740	528 582 634 688 740	530 584 636 690 742	532 584 636 690 742	534 586 638 692 744	536 588 640 692 744	536 588 640 692 744	538 590 642 694 746	538 590 642 694 746	540 592 644 694 746	540 592 644 696 746	542 594 646 698 748
788 842 894 948	790 844 896 948	790 844 896 948	790 844 896 948	792 844 896 948	792 844 896 948	794 846 898 950	794 846 898 950	794 846 898 950	796 846 898 950	796 846 898 950	796 848 898 950	796 848 898 950	796 848 898 950	796 848 900 950	798 850 900 950

AGE OF THE INSURED WHEN POLICY WAS ISSUED.													
Age 36.	Age 37.	Age 38.	Age 39.	Age 40.	Age 41.	Age 42.	Age 43.	Age 44.	Age 45.	Age 46.	Age 47.	Age 48.	Age 49.
\$52	\$52	\$54	\$54	\$56	\$56	\$58	\$58	\$60	\$60	\$60	\$62	\$62	\$62
110	110	112	114	114	116	116	118	118	120	120	120	122	122
168	168	170	172	172	174	174	176	176	178	178	178	180	180
224	224	226	228	228	230	230	232	232	232	234	234	234	234
278	278	280	282	282	284	284	286	286	286	288	288	288	288
332	332	334	336	336	338	338	340	340	340	340	340	340	340
386	386	388	390	390	390	390	392	392	392	392	392	392	392
438	440	440	442	442	442	442	444	444	444	444	444	444	442
490	492	492	494	494	494	494	496	496	496	496	494	494	492
542	544	544	546	546	546	546	546	546	546	546	544	544	542
594	596	596	596	596	596	596	596	596	596	596	594	594	592
646	648	648	648	648	648	648	648	646	646	646	644	644	642
696	698	698	698	698	698	698	698	696	696	696	694	694	692
748	748	748	748	748	748	748	748	746	746	746	744	744	742
798	798	798	798	798	798	798	798	796	796	796	794	794	792
848	848	848	848	848	848	848	848	846	846	846	844	844	842
898	900	900	900	898	898	898	898	896	896	896	894	894	894
950	950	950	950	948	948	948	948	948	948	948	946	946	946

TABLE OF PAID-UP VALUES.

showing the amount of Nonparticipating Paid-up Policy on an Ordinary Life Guaranteed Cash Value Policy for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
56	75	97	117	137	156	176	217	238	259	281	302	323	345
58	76	100	119	140	159	179	221	243	264	286	307	329	433
59	78	102	122	143	162	183	225	248	270	292	314	335	441
60	79	104	125	146	166	187	231	254	276	298	320	342	449
61	81	107	128	149	170	191	236	259	282	304	326	349	457
62	82	109	131	152	174	195	240	264	287	311	334	356	465
63	83	112	134	155	178	199	245	270	294	317	340	363	473
64	85	114	137	158	182	203	251	275	299	323	346	370	481
66	87	117	140	162	186	207	256	281	305	329	353	377	489
67	88	120	143	166	190	212	261	287	312	336	360	384	497
68	90	122	146	169	194	216	266	292	318	343	367	391	505
69	92	125	149	173	198	221	272	298	323	348	373	398	513
71	93	127	152	177	202	226	278	304	330	355	380	405	521
72	95	130	155	181	206	231	283	310	336	362	387	412	529
73	97	133	159	185	211	236	289	316	343	369	395	420	537
75	98	136	162	189	215	241	295	322	349	376	402	427	545
76	100	139	165	193	219	246	301	329	356	383	409	434	552
77	102	142	169	197	224	251	306	334	362	389	415	441	560
79	105	145	173	201	229	256	313	341	369	396	423	449	568
80	107	149	177	208	234	261	319	348	376	404	431	456	575
82	109	152	181	210	238	266	325	354	382	410	437	463	582
83	112	155	185	214	243	271	332	361	389	417	444	470	589
85	114	159	189	218	247	276	336	366	395	424	451	477	596
86	116	163	193	222	252	281	342	373	402	431	458	484	603
88	119	166	197	227	256	286	348	379	408	437	464	491	610
90	121	170	201	231	260	291	354	385	414	443	471	497	617
92	123	173	204	235	265	295	360	391	421	449	477	504	623
94	126	176	208	239	269	300	365	396	426	455	483	510	629
96	128	179	211	243	274	304	371	402	432	461	489	516	635
98	131	182	215	247	279	309	376	407	438	468	496	522	641
100	133	185	218	251	283	314	381	413	443	473	501	528	648
102	135	189	222	255	288	318	386	418	449	479	507	533	652
105	138	191	226	259	292	322	392	424	455	485	513	539	657
107	141	194	229	263	296	327	397	429	460	490	518	545	662
109	144	197	232	267	300	331	402	434	465	495	523	550	668
111	147	199	236	270	304	335	407	439	470	500	528	555	674
114	150	202	239	274	308	339	412	444	475	505	533	560	680
116	153	205	242	278	312	343	416	448	479	509	538	565	686
119	156	208	245	281	316	347	421	453	484	514	543	570	692
121	159	211	248	284	319	351	425	458	489	519	548	575	698
123	162	214	251	287	322	355	429	462	494	525	554	581	705
126	166	216	254	291	325	358	434	466	498	529	559	587	712
129	169	219	257	294	328	361	437	470	502	534	564	593	720
131	172	221	260	297	331	365	441	475	508	540	570	599	730
134	175	224	263	300	335	369	445	480	513	545	576	606	740

Limited Premiums Life and Endowments are for amounts proportioned Premiums paid.

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy on 3 per cent Ordinary Life Annual Dividend Policy for \$1,000.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	\$56	\$75	\$93	\$111	\$129	\$147	\$164	\$182	\$265	\$321
22	58	76	95	113	131	149	167	185	269	326
23	59	78	97	115	134	152	170	188	273	330
24	60	79	98	117	136	155	173	191	277	335
25	61	81	100	119	138	157	176	194	281	339
26	62	82	102	122	141	160	179	197	285	343
27	63	84	104	124	143	163	182	201	289	347
28	64	85	106	126	146	166	185	204	293	351
29	66	87	108	128	148	168	188	207	297	355
30	67	88	110	130	151	171	191	211	302	359
31	68	90	112	133	154	174	194	214	306	363
32	69	92	114	135	156	177	197	217	311	367
33	71	93	116	138	159	180	201	221	317	371
34	72	95	118	140	162	183	204	224	322	375
35	73	97	120	142	164	186	207	228	328	379
36	75	98	122	145	167	189	210	232	336	383
37	76	100	124	147	170	192	214	236	341	387
38	77	102	126	150	173	195	218	240	348	391
39	79	104	128	152	176	199	222	245	356	395
40	80	106	130	155	179	203	226	250	362	400
41	82	108	133	158	183	207	231	255	370	404
42	83	110	135	161	186	211	236	260	377	408
43	85	112	138	164	190	216	241	266	384	412
44	86	114	141	168	194	220	246	271	392	416
45	88	116	144	171	198	225	251	277	399	420
46	90	119	147	175	203	230	256	283	406	424
47	92	121	150	179	207	235	262	288	414	428
48	94	124	154	183	211	239	267	294	422	432
49	96	127	157	187	216	244	272	300	429	436
50	98	130	160	191	220	249	278	306	437	440
51	100	132	164	195	225	254	283	312	445	.....
52	102	135	167	199	229	259	289	318	453	.....
53	105	138	171	203	234	265	294	324	461	.....
54	107	141	174	207	239	270	300	330	469	.....
55	109	144	178	211	243	275	306	336	476	.....
56	111	147	181	215	248	280	312	342	.....	.....
57	114	150	185	219	253	286	318	349	.....	.....
58	116	153	189	224	258	291	324	355	.....	.....
59	119	156	193	228	263	297	330	362	.....	.....
60	121	159	196	233	268	302	336	368	.....	.....

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy on an Ordinary Life 5 Per Cent 20-Year Gold Debenture Bond Policy for \$1,000.

AT THE END OF

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.
\$73	\$98	\$126	\$152	\$178	\$203	\$229	\$252	\$282	\$309	\$337	\$365	\$393	\$420
75	80	130	155	182	207	233	257	286	316	343	372	399	428
77	102	133	159	186	211	238	262	292	322	351	380	408	438
79	103	135	163	190	216	243	269	300	330	359	387	416	445
79	105	139	166	194	221	248	274	307	337	367	395	424	454
81	107	142	170	198	225	254	281	312	343	373	404	434	463
81	107	146	174	202	231	259	287	318	351	382	412	442	472
83	111	148	178	206	233	264	292	326	356	389	420	450	481
86	112	152	182	211	242	269	298	333	365	396	428	459	490
87	114	156	186	216	247	276	309	343	373	406	437	468	499
88	117	159	190	220	252	281	314	348	380	413	446	477	508
89	120	163	194	225	257	287	321	354	387	420	452	485	517
90	121	165	198	230	263	294	328	361	395	429	462	494	527
92	124	169	202	235	268	300	336	368	403	437	471	503	536
94	126	173	207	241	274	307	344	376	411	446	480	514	548
96	127	177	211	245	280	313	351	384	419	454	489	523	555
98	130	181	215	251	285	320	359	391	428	463	498	532	564
100	133	185	220	256	291	326	366	398	434	471	506	540	573
103	137	189	225	261	298	333	374	407	443	480	515	550	584
104	139	194	230	266	304	339	381	415	452	489	525	560	593
107	142	198	235	273	309	346	389	422	460	497	533	568	602
108	146	202	241	278	314	352	395	432	469	506	542	577	611
111	148	207	246	283	321	359	401	437	476	514	551	586	620
112	151	212	251	289	326	365	408	445	485	523	560	595	629
114	155	216	256	295	333	372	415	452	493	530	568	603	638
117	157	221	261	300	338	378	420	460	500	538	576	612	648
120	160	225	265	306	345	384	426	468	508	547	584	620	655
122	164	229	270	311	350	390	434	476	515	554	592	628	663
125	168	233	274	316	356	395	439	482	523	562	599	636	671
127	170	237	280	321	360	402	446	489	529	569	608	645	679
130	173	241	283	326	368	408	455	495	537	576	615	651	686
133	176	244	289	332	374	413	460	502	543	583	623	659	694
137	179	248	294	337	380	419	465	507	548	589	629	667	701
139	183	252	298	342	385	425	470	512	553	594	634	673	709
142	187	256	302	347	390	430	475	517	558	599	640	680	715
144	191	259	307	351	395	436	480	522	563	604	645	686	722
148	195	263	311	356	400	441	485	527	568	609	650	691	728
151	199	267	315	361	406	446	490	532	573	614	655	696	735
155	203	270	319	365	411	451	495	537	578	619	660	701	741
157	207	274	322	369	415	456	500	542	583	624	665	706	748
160	211	278	326	373	419	462	505	547	588	629	670	711	755
164	216	281	330	378	423	465	508	550	591	632	673	714	758
168	220	285	334	382	428	469	512	554	595	636	677	718	763
170	224	287	338	386	430	473	516	558	599	640	681	722	767
174	228	291	342	390	436	480	522	564	605	646	687	728	771

Paid-up Values on 20-Premiums Life and 20-Year Endowment Policies, same at all ages, end of

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.
\$280	\$325	\$390	\$455	\$520	\$585	\$650	\$715	\$780	\$845	\$910	\$975	\$1040	\$1105	\$1170	\$1235	\$1300

TABLE OF PAID-UP VALUES.

the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
\$ 63	\$ 83	\$104	\$125	\$145	\$165	\$186	\$206	\$302	\$388
64	86	108	127	148	169	189	209	307	396
65	87	109	130	151	172	192	213	312	402
66	89	110	132	154	175	196	217	318	412
68	90	113	135	157	178	200	221	323	420
69	92	115	137	159	181	203	225	328	426
71	94	117	140	162	185	207	229	334	433
72	96	119	142	165	188	211	233	340	439
73	98	121	145	169	192	214	237	346	444
75	99	122	148	172	195	218	241	351	450
76	101	123	151	175	199	222	246	357	457
78	103	125	154	178	203	227	250	363	463
79	106	131	157	182	207	231	255	369	469
81	108	134	160	185	211	236	260	375	475
83	110	137	163	189	215	240	265	381	481
85	112	139	166	193	219	245	270	386	486
86	115	142	170	197	224	250	275	392	492
88	117	146	174	201	228	254	280	397	498
90	120	149	177	205	233	259	285	402	504
92	123	152	181	209	237	263	289	407	510
95	125	155	185	213	241	268	294	412	516
97	128	158	188	217	244	271	298	416	522
99	130	161	191	220	248	275	302	421	528
101	133	164	194	223	251	279	306	425	534
102	134	166	196	226	254	282	309	429	539
104	136	168	199	228	257	285	312	433	545
105	138	170	201	231	260	288	315	437	550
106	140	172	203	234	263	291	319	441	556
108	141	174	206	236	266	294	322	445	562
109	143	176	208	239	269	297	325	449	568
110	145	178	210	242	272	301	329	453	574
112	146	180	213	244	275	304	332	456	579
113	148	182	215	247	278	307	335	460	585
114	150	184	218	250	281	310	339	470	591
116	152	187	220	252	284	313	342	475	597
117	154	189	223	255	286	316	345	481	603
119	156	191	225	258	289	319	350	486	609
120	157	193	228	261	292	324	354	492	615
122	159	195	230	263	296	328	359	497	621
123	161	197	232	267	300	332	363	503	627
124	163	199	235	270	304	336	367	508	633
126	164	202	238	274	307	340	372	513	639
127	166	205	241	277	311	344	376	519	645
128	169	207	244	280	315	348	380	524	651
130	171	210	247	283	318	352	384	530	657
132	173	212	250	287	322	356	389	535	663

ed Premiums Life and Endowments are for amounts proportioned to
s paid,

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-Up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

of Original Policy.	AT THE END OF											
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$43	\$54	\$ 85	\$107	\$128	\$149	\$170	\$191	\$293	\$393	\$489	\$577
22	44	56	87	109	130	152	173	194	299	400	497	585
23	45	57	89	111	133	155	176	198	305	408	506	593
24	46	59	91	113	136	158	180	202	311	415	513	601
25	47	70	93	116	139	162	184	206	318	423	521	608
26	48	72	95	118	142	165	188	210	324	430	529	615
27	49	73	97	120	145	168	192	214	330	438	536	622
28	50	75	99	122	148	172	196	219	336	445	543	630
29	51	76	101	125	151	175	200	224	342	452	551	638
30	52	78	103	128	154	179	204	228	349	460	559	646
31	53	80	106	131	157	183	208	233	355	468	567	654
32	54	82	108	134	160	187	212	238	362	476	574	661
33	55	84	110	137	164	191	217	244	368	483	581	668
34	56	86	112	141	168	195	222	249	375	490	588	675
35	58	88	115	144	172	200	227	254	382	497	596	682
36	59	90	118	147	176	204	232	260	388	503	603	689
37	61	92	121	151	180	209	237	265	395	510	610	696
38	62	94	124	154	184	213	242	270	401	516	617	701
39	64	96	127	158	188	218	247	275	408	523	623	707
40	65	98	130	162	192	222	252	280	414	530	629	713
41	67	100	133	166	196	226	256	285	420	536	635	719
42	68	102	135	168	200	230	260	289	425	542	641	725
43	70	104	138	171	203	234	264	293	431	548	647	730
44	71	106	140	174	206	237	268	298	436	554	653	735
45	73	108	142	177	209	241	272	303	442	560	659	740
46	74	110	144	179	212	245	276	307	447	566	664	745
47	75	112	147	182	215	248	280	311	452	571	669	750
48	77	114	149	185	218	252	284	315	458	577	674	755
49	78	116	152	188	221	256	288	319	463	583	679	760
50	79	117	154	191	224	259	292	323	468	588	684	764
51	80	119	156	194	228	263	296	327	473	593	689	769
52	82	121	159	196	231	267	300	331	478	598	694	774
53	83	123	161	198	234	270	304	335	483	603	699	779
54	84	125	164	201	237	274	308	339	488	608	704	784
55	85	126	166	204	241	277	312	344	493	613	709	789
56	87	128	168	207	243	281	316	348	498	618	714	794
57	88	130	170	209	246	284	320	352	503	623	719	800
58	90	132	173	212	250	288	323	356	507	628	724	806
59	91	134	175	215	254	291	327	360	511	632	729	813
60	92	135	177	218	257	294	330	364	515	636	734	820

Paid-up values on Endowment Policies are for proportional amounts.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of a 20-Premiums Life Policy for \$1,000.

Age at Issue.	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
21	\$90	\$137	\$183	\$238	\$275	\$321	\$367	\$414	\$653	\$809
22	91	137	183	239	276	322	369	416	655	811
23	91	138	184	239	277	324	371	417	657	814
24	92	138	185	231	278	325	373	419	659	816
25	93	139	186	232	279	326	374	421	661	818
26	93	139	186	233	280	327	376	422	663	820
27	94	140	187	234	282	329	377	424	665	822
28	94	140	188	235	283	330	379	425	667	824
29	95	141	189	236	284	332	380	427	669	827
30	95	142	190	237	285	333	381	429	671	829
31	95	142	191	238	286	335	383	431	673	831
32	96	143	192	240	288	336	385	433	675	833
33	96	144	193	241	289	337	387	434	677	835
34	97	145	194	242	291	339	388	436	679	837
35	97	146	195	243	292	341	389	438	681	839
36	97	147	196	244	293	342	391	439	683	841
37	98	148	198	246	295	344	392	441	684	843
38	99	149	199	247	297	346	394	442	685	845
39	100	150	200	249	298	347	395	444	686	847
40	101	151	201	250	299	348	397	445	687	849
41	101	152	201	251	299	348	398	445	687	851
42	102	153	202	251	300	349	398	446	688	853
43	103	153	202	252	301	349	399	446	688	854
44	104	154	203	252	302	350	399	447	689	856
45	104	155	203	253	302	350	399	447	689	858
46	104	155	203	253	302	350	400	447	689	859
47	104	155	203	253	302	350	400	446	688	858
48	105	154	203	252	302	349	399	446	688	858
49	105	154	203	252	301	349	398	445	687	859
50	105	154	203	252	301	349	397	445	686	859
51	105	154	203	252	301	349	396	444	685	859
52	105	154	203	252	301	348	396	444	684	859
53	104	154	203	251	301	348	395	443	682	858
54	104	154	203	251	300	347	395	442	680	858
55	104	154	203	251	300	347	394	441	678	858
56	104	154	203	251	300	346	393	439	675	857
57	104	154	203	251	299	345	392	438	672	856
58	104	154	203	250	298	345	391	436	669	855
59	104	154	203	250	298	344	390	434	666	855
60	104	154	203	250	297	343	388	433	663	855

TABLE OF PAID-UP VALUES:

showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of Ordinary Life Guaranteed Option and 40 per cent Guaranteed Dividend Policy of \$1,000.

of Original Policy.	AT THE END OF											
	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.
21	\$32	\$55	\$78	\$101	\$125	\$148	\$173	\$198	\$313	\$420	\$528	\$634
22	33	57	81	104	128	152	176	199	320	427	535	642
23	35	59	83	107	131	155	179	203	323	435	543	650
24	36	61	85	110	135	159	184	208	332	443	551	658
25	38	63	88	113	138	163	188	213	339	451	558	665
26	39	65	90	116	142	167	192	218	346	459	568	672
27	41	67	93	119	145	171	197	222	353	468	573	684
28	43	69	95	122	149	175	201	227	360	474	581	671
29	44	71	98	125	152	179	206	232	367	482	588	677
30	46	73	101	128	156	183	211	238	374	489	595	684
31	47	75	103	132	160	188	216	243	381	498	602	690
32	49	77	106	135	164	192	221	249	388	504	609	697
33	50	79	109	139	168	197	226	255	395	511	616	703
34	52	82	112	142	172	202	231	261	402	518	622	709
35	53	84	115	146	177	207	237	266	408	526	629	715
36	55	87	119	150	181	212	242	272	415	533	635	720
37	57	90	122	154	186	217	248	278	421	540	641	726
38	59	93	126	158	190	222	253	283	427	547	647	731
39	61	95	129	162	195	227	258	288	432	553	653	736
40	64	98	133	166	199	231	263	293	438	558	658	741
41	66	101	136	170	203	235	267	298	443	562	664	745
42	69	103	139	173	206	238	271	302	448	567	669	750
43	69	105	141	175	209	242	274	306	453	572	673	754
44	70	107	143	178	212	245	278	309	457	576	678	758
45	71	109	145	180	215	248	281	312	462	581	682	762
46	72	110	146	182	217	251	284	316	466	586	686	766
47	73	111	148	184	219	254	287	319	470	590	690	769
48	74	112	150	186	222	256	290	322	474	594	694	772
49	75	113	151	188	224	259	292	325	478	598	698	776
50	76	115	153	190	226	261	295	328	482	602	701	779
51	76	116	154	192	228	263	298	331	485	606	705	783
52	79	119	158	194	230	266	301	334	489	609	708	786
53	77	117	157	195	233	269	304	337	492	613	711	788
54	79	119	158	197	235	271	306	340	496	616	715	792
55	78	119	160	199	237	273	309	342	498	619	718	795
56	78	120	161	200	239	275	311	345	501	623	721	798
57	79	122	162	202	240	277	313	347	503	625	724	801
58	79	122	163	203	242	279	314	349	506	628	727	804
59	79	122	164	204	243	280	316	350	508	631	730	807
60	79	122	164	205	244	281	317	352	511	633	734	810
61	80	122	164	206	245	282	318	354	512	636	737	813
62	80	122	164	207	246	283	320	356	514	639	740	816
63	80	122	164	208	248	284	323	358	516	642	743	819
64	80	122	165	209	250	286	324	360	518	645	746	822
65	80	122	165	210	252	288	326	362	520	648	749	825

TABLE OF PAID-UP VALUES.—Which the Company will issue in lieu of 20-Premiums Life, or 20-Year Endowment Policies for \$1,000. The amount of paid-up values is the same for all ages.

AT THE END OF

3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	12 Yrs.	15 Yrs.	17 Yrs.	19 Yrs.
\$106	\$161	\$228	\$284	\$341	\$396	\$449	\$500	\$606	\$756	\$856	\$950

AGE OF THE INSURED WHEN POLICY WAS ISSUED.

Age 41.	Age 42.	Age 43.	Age 44.	Age 45.	Age 46.	Age 47.	Age 48.	Age 49.	Age 50.	Age 51.	Age 52.	Age 53.	Age 54.	Age 55.	Age 56.	Age 57.	Age 58.	Age 59.	Age 60.
\$52 90 128 162 196 228 260 292	\$56 94 132 168 196 228 260 298	\$58 98 136 172 206 240 272 304	\$60 100 140 176 212 246 278 310	\$64 104 142 180 216 250 284 316	\$66 106 146 184 220 256 290 322	\$68 110 150 188 224 260 294 326	\$70 112 152 192 228 264 298 330	\$72 114 156 194 232 268 302 336	\$74 118 160 198 236 272 306 340	\$74 120 162 202 240 276 310 344	\$76 122 164 204 242 278 314 348	\$78 124 168 208 246 282 318 352	\$78 126 170 210 248 284 320 354	\$80 128 172 212 250 288 324 358	\$80 130 174 214 254 292 328 362	\$80 130 174 216 256 294 330 366	\$82 132 176 218 258 296 332 368	\$82 132 176 218 258 296 332 368	\$82 132 176 218 258 296 332 368
322 352 380 408 436 462 488 512 536 560	328 358 386 414 442 468 494 518 542 566	334 364 394 422 450 476 502 526 550 572	340 370 400 428 456 482 508 532 556 578	346 376 406 434 462 488 514 538 562 584	352 382 412 440 468 494 520 544 568 590	358 388 418 446 474 500 526 550 574 596	362 392 422 450 478 504 530 556 580 600	368 398 428 456 484 508 534 558 582 606	372 402 432 460 488 512 538 562 586 610	376 406 436 464 492 516 542 566 590 614	380 410 440 468 496 520 546 570 594 618	384 414 444 472 500 524 550 574 598 622	388 418 448 476 504 528 554 578 602 624	392 422 452 480 508 532 556 580 604 628	396 426 456 484 512 536 560 584 608 632	400 430 460 488 516 540 564 588 612 636	402 432 462 490 518 542 566 590 614 638	402 432 462 490 518 542 566 590 614 638	
582 602 622 642 660 678 694 710 726 740	588 608 628 648 666 684 700 716 730 744	594 614 634 652 670 688 704 720 734 748	600 620 640 658 676 694 710 726 740 754	606 626 646 664 682 699 716 732 746 758	610 630 646 665 682 699 716 732 746 758	616 636 646 665 682 699 716 732 746 758	620 640 646 665 682 699 716 732 746 758	626 646 654 672 689 704 720 736 752 766	630 650 654 672 689 704 720 736 752 766	634 654 658 676 693 708 724 740 756 772	638 658 662 680 696 712 728 744 760 776	642 662 666 684 699 716 732 748 764 778	644 664 668 686 701 717 733 749 765 781	648 668 672 690 705 721 737 753 769 785	652 672 676 694 709 725 741 757 773 789	656 676 680 698 713 729 745 761 777 793	660 680 684 702 717 733 749 765 781 797	660 680 684 702 717 733 749 765 781 797	
754 768 780 792 804 816 826 836 846 856	758 772 784 796 808 820 830 840 850 860	762 776 788 800 812 824 834 844 854 864	768 780 792 804 816 828 838 848 858 868	772 784 796 808 820 832 842 852 862 872	776 788 799 811 823 835 845 855 865 875	782 794 806 818 830 842 852 862 872 882	786 798 810 822 834 846 856 866 876 886	790 802 814 826 838 850 860 870 880	794 806 818 830 842 854 864 874 884	800 812 824 836 848 860 870 880 890	804 816 828 840 852 864 874 884 894	810 822 834 846 858 868 878 888 898	814 826 838 850 862 872 882 892 904	820 832 844 856 868 878 888 898 910	826 838 850 862 874 884 894 904 914	830 842 854 866 878 888 898 908 918	836 848 860 872 884 894 904 914 924	840 852 864 876 888 898 908 918 928	
866 876 884 892 900 906 914 920 926 934	870 880 888 896 904 910 918 924 930 938	874 884 892 900 908 914 922 928 934 944	878 888 896 904 912 918 926 932 938 948	884 892 896 904 912 918 926 932 938 948	888 896 900 908 916 922 930 936 942 958	892 896 900 908 916 922 930 936 942 956	896 900 904 912 918 924 932 938 944 956	900 904 908 916 922 930 936 942 956	906 910 914 922 928 934 942 948	912 916 924 928 936 942 948	920 924 932 936 944 950	932 936 944 948	946						

PAID-UP VALUES—20 PAYMENT LIFE

ANNUAL PREMIUMS PAID.	AGE 20 & UNDER. PREMIUM, \$27.76.	AGE 21. PREMIUM, \$28.17.	AGE 22. PREMIUM, \$28.60.	AGE 23. PREMIUM, \$29.04.	AGE 24. PREMIUM, \$29.50.	AGE 25. PREMIUM, \$29.98.	AGE 26. PREMIUM, \$30.47.	AGE 27. PREMIUM, \$30.98.	AGE 28. PREMIUM, \$31.51.	AGE 29. PREMIUM, \$32.05.	AGE 30. PREMIUM, \$32.62.	AGE 31. PREMIUM, \$33.21.
2	\$26	\$26	\$28	\$30	\$30	\$32	\$34	\$34	\$36	\$38	\$38	\$40
3	82	82	84	86	88	88	90	92	94	96	96	98
4	188	188	140	142	144	144	146	148	150	152	154	154
5	192	194	196	198	200	200	202	204	206	208	210	210
6	246	248	250	252	254	254	256	258	260	262	264	264
7	300	302	304	306	308	308	310	312	314	316	318	318
8	354	356	358	360	362	362	364	366	368	370	372	372
9	408	410	412	412	414	414	416	418	420	422	424	424
10	462	464	466	466	468	468	470	472	474	476	478	478
11	516	518	520	520	522	522	524	526	528	530	530	532
12	570	570	572	572	574	574	576	578	580	582	582	584
13	624	624	626	626	628	628	630	632	634	636	636	638
14	678	678	680	680	682	682	684	686	688	688	688	690
15	732	732	734	734	736	736	738	738	740	740	740	742
16	786	786	786	786	788	788	790	790	792	792	792	794
17	840	840	840	840	842	842	842	842	844	844	844	846
18	892	892	892	892	894	894	894	894	896	896	896	896
19	946	946	946	946	946	946	946	946	948	948	948	948

PAID-UP VALUES—20 PAYMENT LIFE

NUAL PREMIUMS PAID.	AGE 44, PREMIUM, \$43.65.	AGE 45, PREMIUM, \$44.82.	AGE 46, PREMIUM, \$46.01.	AGE 47, PREMIUM, \$47.27.	AGE 48, PREMIUM, \$48.61.	AGE 49, PREMIUM, \$50.03.	AGE 50, PREMIUM, \$51.54.	AGE 51, PREMIUM, \$53.16.	AGE 52, PREMIUM, \$54.88.	AGE 53, PREMIUM, \$56.71.	AGE 54, PREMIUM, \$58.68.	AGE 55, PREMIUM, \$60.79.
2	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$54	\$52	\$52	\$52	\$50
3	112	112	112	112	112	112	112	112	112	112	112	110
4	170	170	170	170	170	170	170	170	170	168	168	166
5	226	226	226	226	226	226	226	224	224	222	222	220
6	278	278	278	278	278	278	278	276	276	274	274	272
7	330	330	330	330	330	330	330	328	326	324	324	322
8	382	382	382	382	382	380	380	378	376	374	372	370
9	434	434	434	434	432	432	430	428	426	424	422	418
10	486	486	486	484	482	482	480	478	476	474	470	466
11	536	536	536	534	532	532	530	528	524	522	518	514
12	588	586	586	584	582	580	578	576	572	570	566	562
13	638	638	636	634	632	630	626	624	620	618	614	610
14	688	688	686	684	682	680	676	674	670	666	662	658
15	738	738	736	734	732	730	726	724	720	716	712	708
16	790	790	788	786	784	782	778	776	772	768	764	760
17	842	842	840	838	836	834	832	830	826	822	818	814
18	894	894	892	892	890	888	886	884	882	878	876	872
19	946	946	946	946	944	944	942	942	940	938	938	936

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on Registered Policies for \$1,000 each.

ORDINARY LIFE					20-PREMIUMS LIFE					20-YEAR ENDOWMENT				
AT END OF					AT END OF					AT END OF				
4 Years.	5 Years.	10 Years.	15 Years.		3 Years.	4 Years.	5 Years.	10 Years.	15 Years.	3 Years.	4 Years.	5 Years.	10 Years.	15 Years.
574	599	\$218	\$332		\$108	\$155	\$208	\$469	\$733	\$128	\$190	\$251	\$533	\$733
76	100	222	337		108	155	208	470	733	128	190	251	533	733
77	102	226	343		104	156	209	471	734	128	190	250	532	733
78	104	230	349		104	156	209	472	735	127	189	250	532	733
80	106	234	355		105	157	210	473	736	127	189	249	531	733
81	108	239	361		106	158	211	474	737	127	189	249	531	733
83	110	243	367		106	158	211	474	737	127	189	248	530	733
85	112	246	373		107	159	212	475	738	127	189	248	530	733
87	115	251	379		107	159	212	476	738	126	188	248	529	733
88	117	253	386		108	161	214	477	739	126	188	247	529	733
90	119	261	393		108	161	215	478	740	126	187	247	528	733
92	123	266	400		108	162	215	479	741	126	187	247	528	733
94	124	271	407		109	163	216	480	741	126	187	247	527	733
96	127	277	413		109	163	216	482	742	125	187	247	527	733
98	129	282	419		109	163	217	483	743	125	186	246	526	733
100	132	287	426		110	164	218	484	743	125	186	246	526	733
102	135	292	432		110	164	219	485	743	125	186	246	526	733
104	138	297	438		111	165	220	485	741	125	186	246	525	733
106	141	302	444		112	166	221	486	741	125	186	245	524	733
108	144	307	449		112	167	222	486	740	125	186	245	523	733
112	147	312	454		113	168	223	486	740	125	186	245	522	733
114	150	316	459		113	168	223	486	739	125	184	244	521	733
116	153	320	464		113	169	224	485	739	124	184	244	520	733
118	155	324	469		114	169	224	484	737	124	183	243	518	733
120	157	328	473		114	168	223	483	735	123	183	242	516	733
121	159	332	477		114	168	223	482	733	123	182	241	514	733
122	161	335	483		114	168	223	481	731	122	182	240	512	733
124	163	339	486		114	168	222	479	729	122	181	239	510	733
126	165	342	491		113	167	222	477	727	121	180	238	507	733
127	167	346	495		113	167	221	476	725	121	179	237	504	733
129	169	349	499		113	167	221	475	722	120	178	236	501	733
130	171	353	503		113	166	220	473	719	120	177	234	498	733
132	173	357	507		113	166	220	471	716	119	176	232	495	733
133	175	360	511		112	166	219	469	713	118	175	231	492	733
135	177	364	515		112	165	219	467	710	117	174	229	489	733
136	179	367	519		112	165	218	465	707	117	173	228	486	733
138	181	371	523		112	164	218	463	703	.....	.....	.....	.....	.....
140	183	374	527		112	164	217	461	699	.....	.....	.....	.....	.....
142	185	377	530		111	164	217	458	695	.....	.....	.....	.....	.....
143	187	380	533		111	163	216	455	690	.....	.....	.....	.....	.....
145	189	383	536		111	163	215	452	685	.....	.....	.....	.....	.....

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy, which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

		AT THE END OF																	
Age at Issue.																			
		3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
21	55	873	891	910	928	946	964	982	1001	1019	1037	1054	1072	1090	1107	1125	1142	1159	
22	56	75	93	112	131	149	168	187	205	223	242	260	278	296	313	331	348	365	
23	57	76	96	115	134	153	172	191	210	228	247	265	284	302	320	337	355	372	
24	59	78	98	117	137	156	176	195	214	233	252	271	289	308	326	344	361	379	
25	60	80	100	120	140	160	180	199	219	238	257	276	295	314	332	350	368	386	
26	62	82	103	123	143	164	184	204	224	243	263	282	301	320	338	356	375	393	
27	63	84	105	125	147	167	188	208	228	248	268	288	307	325	345	363	381	399	
28	65	86	108	129	150	171	192	213	233	253	273	293	313	332	351	370	388	406	
29	66	88	110	132	153	175	196	217	238	258	279	299	319	338	357	376	395	413	
30	68	90	113	135	157	179	200	222	243	264	284	305	325	344	364	383	401	420	
31	70	92	115	138	160	183	205	226	248	269	290	311	331	351	370	389	408	426	
32	71	95	118	141	164	187	209	231	253	274	296	316	337	357	377	396	415	433	
33	73	97	121	144	168	191	213	236	258	280	301	322	343	363	383	402	421	440	
34	75	99	124	148	171	195	218	241	263	285	307	328	349	370	390	409	428	446	
35	76	102	126	151	175	199	222	246	268	291	313	334	355	376	396	415	434	452	
36	78	104	129	154	179	203	227	251	274	296	319	340	361	382	402	421	440	458	
37	80	106	132	158	183	207	232	256	279	302	324	346	367	388	408	428	446	465	
38	82	109	135	161	186	212	236	261	284	308	330	352	373	394	414	434	452	471	
39	84	111	138	164	190	216	241	266	290	313	336	358	379	400	420	440	458	477	
40	86	114	141	168	194	220	246	271	295	318	341	363	385	406	426	445	464	483	
41	88	116	144	172	198	225	250	276	300	324	347	369	391	412	432	451	470	489	
42	90	119	147	175	202	229	255	280	305	329	352	375	396	417	437	457	476	495	
43	92	121	150	179	206	233	259	285	310	334	357	380	402	423	443	462	481	500	
44	94	124	153	182	210	238	264	290	315	339	363	385	407	428	448	468	486	505	
45	96	126	156	186	214	242	268	295	320	344	368	390	412	433	453	473	491	510	
46	98	129	159	189	218	246	273	299	324	349	373	395	417	438	458	478	496	515	
47	100	132	162	192	221	250	277	304	329	354	377	400	422	443	463	483	501	520	
48	102	134	165	196	225	254	281	308	334	358	382	405	427	448	468	488	506	525	
49	104	136	168	199	228	257	285	312	338	363	387	410	432	452	472	491	510	529	
50	105	138	171	202	232	261	289	316	342	367	391	414	436	456	476	495	514	533	
51	107	141	173	205	235	265	293	320	346	371	396	418	440	460	480	499	518	537	
52	109	143	176	208	239	268	297	324	350	376	400	423	445	465	485	504	523	542	
53	111	145	179	211	242	272	300	328	354	380	407	430	450	470	489	508	527	546	
54	112	147	181	214	245	275	304	332	358	387	415	442	468	494	519	543	568	593	
55	114	150	184	217	248	279	308	336	365	394	422	449	476	502	527	551	575	600	
56	116	152	186	220	251	282	311	342	372	401	429	457	484	510	535	560	584	609	
57	118	154	189	222	254	285	317	348	379	408	437	465	492	518	543	568	593	617	
58	119	156	191	225	257	291	323	355	385	415	444	472	499	526	552	577	602	626	
59	121	158	194	228	263	296	329	361	392	422	451	480	507	534	560	586	611	635	
60	122	160	196	232	268	301	335	366	399	429	458	487	515	543	569	596	622	646	

Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

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TABLE OF PAID-UP VALUES,

showing the Amount of Nonparticipating Paid-Up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
38	\$ 64	\$ 80	\$ 95	\$113	\$129	\$145	\$161	\$178	\$194	\$210	\$226	\$242	\$258	\$273	\$289	\$304	\$319
40	66	82	99	115	132	149	165	182	198	214	231	247	263	279	294	310	325
50	67	84	101	118	135	152	169	185	202	219	236	252	268	284	300	316	331
52	69	86	104	125	138	156	173	190	207	224	240	257	274	290	306	322	338
53	71	88	106	124	141	159	177	194	211	228	245	262	279	295	312	328	344
54	72	91	109	127	145	163	180	198	216	233	250	268	284	301	318	334	350
56	74	93	111	130	148	166	184	202	220	238	256	273	290	307	324	340	356
57	76	95	114	133	151	170	189	207	225	243	261	278	296	313	329	346	362
58	78	97	117	136	155	174	193	211	230	248	266	284	301	318	335	352	369
60	80	100	119	139	158	178	197	216	234	253	271	289	307	324	341	358	375
61	82	102	122	142	162	181	201	220	239	258	276	295	313	330	348	364	381
63	84	104	125	145	165	185	205	225	244	263	282	300	318	336	354	371	387
64	86	107	128	148	169	189	210	229	249	268	287	306	324	342	360	377	393
66	88	109	131	152	173	193	214	234	254	273	293	311	330	348	366	383	399
67	90	112	134	155	176	198	218	239	259	279	298	317	336	354	371	389	405
69	92	114	137	159	180	202	223	244	264	284	304	323	341	360	377	394	411
71	94	117	140	162	184	206	227	248	269	289	309	328	347	365	383	400	417
72	96	119	143	165	188	210	232	253	274	295	314	334	353	371	389	406	423
74	98	122	146	169	192	214	236	258	279	300	320	339	358	377	394	412	428
76	100	125	149	173	196	219	241	263	284	305	325	345	364	382	400	417	434
77	103	128	152	176	200	223	246	268	289	310	330	350	369	388	405	423	439
79	105	130	155	180	204	227	250	272	294	315	336	355	374	393	411	428	445
81	107	133	159	184	208	232	255	277	299	320	341	360	380	398	416	433	450
83	110	136	162	187	212	236	259	282	304	325	346	366	385	403	421	438	456
85	112	139	165	191	216	240	263	286	308	330	351	371	390	408	426	443	460
87	115	142	168	194	220	244	268	291	313	335	355	375	395	413	435	456	477
88	117	145	172	198	223	248	272	295	318	339	360	380	399	422	444	465	485
90	119	147	175	201	227	252	276	299	322	344	365	385	404	430	452	473	494
92	121	150	178	204	230	256	280	304	326	348	369	393	416	438	460	481	502
94	123	152	180	208	234	259	284	308	330	352	377	401	424	446	468	490	511
95	126	155	183	211	237	263	288	312	335	360	384	408	431	454	476	498	519
97	128	157	186	214	241	267	292	316	342	367	392	416	439	462	485	506	528
99	130	160	189	217	244	270	295	323	349	374	399	423	447	470	493	515	536
100	132	162	192	220	247	274	302	329	355	381	406	431	455	478	501	523	544
102	134	165	194	223	251	280	308	335	362	388	414	438	463	486	509	531	553
104	136	167	197	226	256	286	314	342	369	395	421	446	470	494	517	540	562
106	138	169	200	231	262	291	320	348	376	402	428	453	478	502	525	548	571
107	140	172	205	236	267	297	326	355	382	409	435	461	486	510	534	557	580
108	142	176	209	241	272	303	332	361	389	416	443	468	493	518	542	566	590
110	145	180	213	246	277	308	338	367	396	423	450	476	502	527	552	576	600
112	148	183	217	250	283	314	344	374	402	430	457	484	510	536	561	586	611
115	151	187	221	255	288	319	350	380	409	437	465	492	519	545	571	597	622
117	154	191	226	260	293	325	356	386	416	444	473	501	528	555	582	608	634
120	157	194	230	264	298	330	362	393	423	452	481	510	538	566	593	620	647
122	160	198	234	269	303	336	368	399	430	460	490	520	549	577	605	633	660
124	163	201	238	274	308	342	374	406	438	469	500	530	560	589	618	646	675

Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

Berkshire Life, John Hancock Mutual, Massachusetts Mutual
*New England Mutual and State Mutual.

TABLE OF PAID-UP VALUES.

Showing the amount of Participating Paid-up Insurance Guaranteed in Policy (without any act of the Insured) on a 30-Year Endowment Policy of \$1,000 after Premiums shall have been paid for

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.
20	134 38 193	87 252	32 309	74 366	11 421	40 475	61 528	76 580	78 631	72 681	57 730	32 777	97 857	71 908
21	134 29 193	75 252	19 309	58 365	93 421	21 475	43 528	55 580	59 631	53 681	38 730	14 777	80 857	62 908
22	134 18 193	62 252	03 309	43 365	76 421	02 475	23 528	35 580	38 631	34 681	18 730	07 777	62 857	48 908
23	134 10 193	50 251	90 309	27 365	58 420	85 475	04 528	15 580	17 631	12 680	06 729	76 777	47 857	35 908
24	134 00 193	39 251	76 309	09 365	41 420	65 474	82 527	93 579	96 630	89 680	77 729	56 777	27 857	15 908
25	133 91 193	27 251	61 308	92 365	20 420	43 474	59 527	69 579	72 630	66 680	54 729	34 777	07 857	04 908
26	133 81 193	12 251	45 308	73 365	00 420	21 474	36 527	45 579	47 630	41 680	29 729	09 776	84 857	64 908
27	133 69 193	01 251	29 308	55 364	79 419	97 474	12 527	19 579	20 630	14 680	01 728	84 776	61 857	41 908
28	133 60 192	86 251	12 308	35 364	55 419	74 473	86 526	94 578	92 629	84 679	74 728	55 776	34 857	21 908
29	133 49 192	70 250	93 308	14 364	34 419	48 473	58 526	61 578	60 629	54 679	43 728	26 776	07 857	04 908
30	133 39 192	56 250	76 307	94 364	10 419	22 473	29 526	32 578	29 629	21 679	11 727	95 775	76 856	56 907
31	133 26 192	41 250	58 307	72 363	85 418	94 472	99 525	95 577	95 628	88 678	75 727	61 775	45 856	28 907
32	133 14 192	26 250	38 307	49 363	58 418	64 472	65 525	64 577	58 628	49 678	39 727	24 775	10 856	04 907
33	133 02 192	10 250	17 307	28 363	29 418	32 472	32 525	26 577	22 628	10 677	96 726	86 774	73 856	51 907
34	132 89 191	95 249	98 307	00 363	01 418	00 471	96 524	91 576	81 627	70 677	57 726	45 774	34 856	21 907
35	132 78 191	78 249	77 306	75 362	72 417	67 471	60 524	51 576	40 627	27 677	12 725	99 773	89 856	68 907
36	132 66 191	62 249	54 306	50 362	42 417	34 471	22 524	10 575	95 628	79 676	63 725	49 773	36 856	21 907
37	132 54 191	43 249	34 306	25 362	12 417	00 470	85 523	67 575	47 628	29 676	10 724	93 772	83 856	61 907
38	132 42 191	28 249	14 306	09 361	82 416	63 470	44 523	22 574	07 625	12 675	49 724	30 772	20 855	08 907
39	132 32 191	14 248	05 305	75 361	54 416	30 470	00 522	72 574	40 625	07 674	80 723	59 771	51 855	34 907
40	132 22 191	02 248	77 305	52 361	23 415	00 469	55 522	17 573	76 624	35 674	02 722	80 770	72 855	50 907
41	132 18 190	89 248	59 305	27 360	00 415	50 469	03 521	53 573	02 623	55 673	17 721	91 769	83 854	61 906
42	132 10 190	78 248	41 305	01 360	54 415	01 468	41 520	79 572	18 622	63 672	18 720	89 768	82 854	60 906
43	132 05 190	67 248	23 304	71 360	10 414	43 467	70 519	95 571	23 621	57 671	00 719	74 767	68 854	46 906
44	131 98 190	54 247	09 304	34 359	59 413	76 466	88 518	98 570	13 620	37 669	79 718	41 766	41 853	19 905
45	131 90 190	36 247	68 303	87 358	94 412	94 465	91 517	87 568	87 619	01 668	33 716	97 764	86 853	64 905
46	131 80 190	12 247	27 303	29 358	19 412	03 464	79 516	60 567	46 617	48 666	73 715	32 763	35 852	13 904
47	131 62 189	81 246	78 302	63 357	35 410	05 463	53 515	15 565	55 615	74 664	92 713	49 761	55 851	33 904
48	131 39 189	41 246	21 301	85 356	34 409	75 462	11 513	53 564	06 613	84 662	91 711	44 760	53 850	31 903
49	131 07 188	90 245	53 300	94 355	21 408	38 460	52 511	74 562	10 611	71 660	68 709	16 757	31 850	08 903
50	130 71 188	37 244	76 299	95 353	96 406	91 458	81 509	80 559	94 609	39 658	24 706	08 754	89 849	68 902
51	130 33 187	77 243	74 298	87 352	63 405	29 456	95 507	67 557	60 606	86 655	50 704	00 752	20 848	04 901
52	129 92 187	14 243	06 297	72 351	20 403	60 454	95 505	42 555	09 604	14 652	74 701	05 749	29 847	08 901
53	129 49 186	48 242	13 296	52 349	70 401	77 452	82 502	99 552	41 601	23 649	63 697	92 746	10 845	15 900
54	129 05 185	81 241	19 295	27 348	13 399	87 456	98 506	43 559	54 608	11 646	31 694	40 742	64 844	28 900
55	128 59 185	12 240	22 293	98 346	49 397	87 448	23 497	73 546	51 594	76 642	71 690	65 738	87 843	27 899

*In the New England Mutual the amounts are stated in even dollars. If over 50 cents it is given as the additional \$1. Thus at age 20, fourth year it would be \$194 instead of \$193.87.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-Up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

Age at Issue	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	48	54	60	66	71	76	81	86	91	96	101	106	111	116	121	126	131	136
21	49	55	61	67	72	77	82	87	92	97	102	107	112	117	122	127	132	137
22	50	56	62	68	73	78	83	88	93	98	103	108	113	118	123	128	133	138
23	51	57	63	69	74	79	84	89	94	99	104	109	114	119	124	129	134	139
24	52	58	64	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140
25	53	59	65	71	76	81	86	91	96	101	106	111	116	121	126	131	136	141
26	54	60	66	72	77	82	87	92	97	102	107	112	117	122	127	132	137	142
27	55	61	67	73	78	83	88	93	98	103	108	113	118	123	128	133	138	143
28	56	62	68	74	79	84	89	94	99	104	109	114	119	124	129	134	139	144
29	57	63	69	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145
30	58	64	70	76	81	86	91	96	101	106	111	116	121	126	131	136	141	146
31	59	65	71	77	82	87	92	97	102	107	112	117	122	127	132	137	142	147
32	60	66	72	78	83	88	93	98	103	108	113	118	123	128	133	138	143	148
33	61	67	73	79	84	89	94	99	104	109	114	119	124	129	134	139	144	149
34	62	68	74	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150
35	63	69	75	81	86	91	96	101	106	111	116	121	126	131	136	141	146	151
36	64	70	76	82	87	92	97	102	107	112	117	122	127	132	137	142	147	152
37	65	71	77	83	88	93	98	103	108	113	118	123	128	133	138	143	148	153
38	66	72	78	84	89	94	99	104	109	114	119	124	129	134	139	144	149	154
39	67	73	79	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155
40	68	74	80	86	91	96	101	106	111	116	121	126	131	136	141	146	151	156
41	69	75	81	87	92	97	102	107	112	117	122	127	132	137	142	147	152	157
42	70	76	82	88	93	98	103	108	113	118	123	128	133	138	143	148	153	158
43	71	77	83	89	94	99	104	109	114	119	124	129	134	139	144	149	154	159
44	72	78	84	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160
45	73	79	85	91	96	101	106	111	116	121	126	131	136	141	146	151	156	161
46	74	80	86	92	97	102	107	112	117	122	127	132	137	142	147	152	157	162
47	75	81	87	93	98	103	108	113	118	123	128	133	138	143	148	153	158	163
48	76	82	88	94	99	104	109	114	119	124	129	134	139	144	149	154	159	164
49	77	83	89	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165
50	78	84	90	96	101	106	111	116	121	126	131	136	141	146	151	156	161	166
51	79	85	91	97	102	107	112	117	122	127	132	137	142	147	152	157	162	167
52	80	86	92	98	103	108	113	118	123	128	133	138	143	148	153	158	163	168
53	81	87	93	99	104	109	114	119	124	129	134	139	144	149	154	159	164	169
54	82	88	94	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170
55	83	89	95	101	106	111	116	121	126	131	136	141	146	151	156	161	166	171
56	84	90	96	102	107	112	117	122	127	132	137	142	147	152	157	162	167	172
57	85	91	97	103	108	113	118	123	128	133	138	143	148	153	158	163	168	173
58	86	92	98	104	109	114	119	124	129	134	139	144	149	154	159	164	169	174
59	87	93	99	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175
60	88	94	100	106	111	116	121	126	131	136	141	146	151	156	161	166	171	176
61	89	95	101	107	112	117	122	127	132	137	142	147	152	157	162	167	172	177
62	90	96	102	108	113	118	123	128	133	138	143	148	153	158	163	168	173	178
63	91	97	103	109	114	119	124	129	134	139	144	149	154	159	164	169	174	179
64	92	98	104	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180
65	93	99	105	111	116	121	126	131	136	141	146	151	156	161	166	171	176	181

Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

TABLE OF PAID-UP VALUES.

g the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

8 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Yrs.	15 Yrs.	20 Yrs.
388 90	\$49 79	\$73 79	\$84 48	\$104 49	\$126 05	\$149 33	\$192 83	\$327 69	\$433 5
39 93	51 18	75 73	86 86	107 26	129 38	153 20	196 96	334 82	441 6
41 01	52 50	77 72	89 54	110 06	132 73	157 08	201 67	342 08	450 4
42 18	53 99	79 74	91 54	112 96	136 13	161 04	206 45	349 45	458 1
43 26	55 48	81 81	93 94	115 87	139 57	165 05	211 38	356 79	467 4
44 40	56 92	83 93	96 87	118 82	143 08	169 11	216 28	364 87	476 4
45 57	58 44	86 06	98 85	121 83	146 68	173 30	221 82	371 73	484 8
46 77	59 98	88 21	101 86	124 94	150 29	178 48	226 83	379 84	493 3
47 98	61 57	90 41	103 99	128 04	153 98	181 72	231 46	386 86	501 8
49 21	63 18	92 65	106 61	131 21	157 68	186 07	236 57	394 58	510 4
50 47	64 82	94 98	109 25	134 39	161 51	190 45	241 87	402 26	519 3
51 76	66 48	97 27	111 94	137 70	165 33	194 92	247 07	409 95	528 3
53 04	68 17	99 62	114 72	140 98	169 25	199 40	252 40	417 78	537 3
54 38	69 88	101 99	117 48	144 36	173 18	203 87	257 72	425 40	546 3
55 72	71 65	104 38	120 36	147 76	177 20	208 53	263 22	433 15	555 3
57 10	73 42	106 87	123 19	151 35	181 20	213 25	268 65	440 77	564 1
58 46	75 24	109 29	126 12	154 57	185 35	217 60	274 11	448 41	573 3
59 88	77 07	111 81	129 06	158 25	189 20	222 64	279 70	455 86	581 8
61 27	78 95	114 62	132 06	161 77	193 62	227 42	285 14	463 87	590 4
62 79	80 82	116 94	135 08	165 42	197 81	232 33	290 72	470 40	599 3
64 19	82 75	119 59	138 10	169 08	202 14	237 16	296 17	477 65	607 8
65 71	84 66	122 17	141 17	172 78	206 42	242 07	301 64	484 64	616 3
67 22	86 63	124 85	144 24	176 47	210 74	247 06	306 96	491 84	625 3
68 74	88 62	127 69	147 50	180 26	215 17	251 97	312 26	498 02	634 1
70 28	90 69	130 10	150 69	184 09	219 49	257 06	317 20	504 68	643 3
71 79	92 74	132 66	153 94	187 86	223 89	262 04	322 27	511 01	651 8
73 29	94 81	135 18	157 14	191 66	228 21	266 71	327 12	517 02	660 3
74 74	96 91	137 62	160 36	195 38	232 46	271 45	331 76	523 04	668 1
76 15	98 96	140 01	163 49	199 08	236 64	276 15	336 34	528 78	677 1
77 50	101 02	142 24	166 61	202 66	240 77	280 56	340 92	534 46	686 1
78 86	103 01	144 53	169 69	206 19	244 61	285 04	345 36	539 93	694 8
80 13	104 98	146 75	172 57	209 49	248 58	289 34	349 58	545 45	703 3
81 44	106 66	149 88	175 31	212 84	252 28	293 44	353 26	550 71	711 8
82 72	108 71	151 03	178 12	216 05	255 86	297 51	357 84	555 69	720 3
83 94	110 45	153 19	180 83	219 14	259 45	301 59	361 89	560 36	728 1
85 19	112 24	155 29	183 33	222 28	263 09	305 58	365 88	565 14	736 1
86 43	113 98	157 30	186 05	225 35	266 58	309 30	369 87	569 62	744 3
87 65	115 68	159 35	188 69	228 35	269 83	313 09	373 66	573 84	752 1
88 89	117 34	161 33	191 23	231 24	273 18	316 79	377 29	578 87	760 3
90 00	119 06	163 09	193 68	234 15	276 39	320 42	380 66	582 45	768 1
91 14	120 70	165 20	196 15	236 95	279 66	323 96	384 08	586 73	776 1
92 29	122 29	167 12	198 56	239 90	282 80	327 55	387 27	591 36	784 3
93 40	123 90	168 94	200 95	242 52	285 97	330 82	390 25	596 07	792 1
94 52	125 43	170 68	203 26	245 27	289 38	334 12	393 48	601 43	799 3
95 56	127 00	172 43	205 53	247 89	291 84	337 30	396 36	607 51	807 1
96 52	128 51	173 79	207 82	250 36	294 51	340 27	399 54	614 44	814 3

ited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF																
Age at Issue.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	
21	814	836	859	881	9103	9125	9147	9169	9191	9213	9235	9256	9278	9300	9404	
22	16	38	61	84	106	129	151	174	196	218	241	263	285	306	412	
23	17	40	64	87	110	133	156	178	201	224	246	269	291	313	420	
24	19	42	66	90	113	137	160	183	207	230	252	275	298	320	430	
25	20	44	69	93	117	141	165	188	212	235	259	282	305	327	437	
26	22	47	71	96	120	145	169	193	217	241	265	288	311	334	445	
27	23	49	74	99	124	149	174	198	223	247	271	295	318	342	455	
28	25	51	77	102	128	153	178	203	228	253	277	301	325	349	463	
29	27	53	79	106	132	157	183	209	234	259	284	308	332	356	471	
30	28	55	82	109	135	162	188	214	240	265	290	315	340	364	479	
31	30	58	85	112	139	166	193	219	245	271	297	322	347	371	488	
32	32	60	88	116	143	171	198	225	251	278	304	329	354	379	496	
33	33	62	91	119	147	175	203	230	257	284	310	336	362	387	504	
34	35	65	94	123	152	180	208	236	263	290	317	343	369	394	513	
35	37	67	97	127	156	185	213	242	270	297	324	351	377	402	521	
36	39	70	100	130	160	190	219	247	276	304	331	358	384	410	529	
37	41	72	103	134	164	195	224	253	282	310	338	365	392	417	537	
38	43	75	106	138	169	199	230	259	288	317	345	372	399	425	545	
39	45	77	110	142	173	206	235	265	295	324	352	380	406	435	552	
40	46	80	118	146	178	210	241	271	301	330	359	387	414	440	560	
41	48	83	116	150	183	215	246	277	308	337	366	394	421	447	568	
42	50	85	120	154	187	220	252	283	314	344	373	401	428	455	575	
43	52	88	123	158	192	225	257	289	320	350	379	406	435	462	582	
44	55	91	127	162	196	230	263	295	326	356	386	414	442	469	589	
45	57	94	130	166	201	235	268	301	332	363	392	421	449	477	596	
46	59	97	134	170	205	240	274	306	338	369	399	428	456	483	603	
47	61	99	137	174	210	245	279	312	344	375	405	434	462	489	610	
48	63	102	140	178	214	250	284	317	350	381	411	441	469	496	616	
49	65	105	144	182	218	254	289	323	355	387	417	447	475	502	622	
50	68	107	147	185	223	259	294	328	361	393	423	453	481	508	628	
51	68	110	150	189	227	264	299	333	367	398	429	459	487	515	634	
52	70	112	153	193	231	268	304	339	372	404	435	465	493	521	640	
53	72	115	156	196	235	273	309	344	377	410	441	471	499	526	645	
54	74	117	159	200	239	277	313	349	383	415	446	476	505	532	651	
55	76	120	162	203	243	281	318	354	388	421	452	482	510	538	656	
56	78	123	165	207	247	286	323	359	393	426	457	487	516	545	662	
57	79	125	168	210	251	290	328	363	398	431	462	492	521	548	668	
58	81	127	171	214	255	294	332	368	403	436	467	497	526	553	674	
59	83	129	174	217	259	298	336	373	408	441	472	502	531	556	680	
60	85	132	177	221	262	302	341	377	412	445	477	507	536	563	687	
61	86	134	180	224	266	306	345	382	416	450	481	512	541	569	694	
62	88	136	183	227	270	310	349	386	421	454	486	517	546	574	702	
63	90	139	185	230	273	314	353	390	425	458	491	522	552	581	710	
64	91	141	188	233	276	317	356	393	429	463	496	527	558	587	719	
65	93	143	191	236	279	320	360	397	433	468	501	534	565	595	729	
66	94	145	193	239	282	324	363	401	438	473	507	540	572	603	.....
67	96	147	195	241	285	327	367	406	443	480	514	548	580	611	.....
68	97	149	197	244	288	331	372	411	450	486	522	556	589	620	.....

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Premiums Life Policy for \$1,000.

	AT THE END OF																		
Age at Issue.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	
21	668	1117	1167	1216	1266	1316	1367	1417	1468	1518	1569	1620	1671	1722	1773	1824	1875	1926	
22	69	118	168	218	268	318	368	419	469	520	571	621	672	723	773	824	875	926	
23	70	119	169	219	269	319	370	420	471	521	572	623	674	724	775	826	877	928	
24	71	120	170	220	271	321	371	422	472	523	574	624	675	726	777	828	879	930	
25	71	121	171	222	272	322	373	423	474	524	575	626	676	727	778	829	880	931	
26	72	122	173	223	273	324	374	425	475	526	576	627	677	728	779	830	881	932	
27	73	123	174	224	275	325	375	426	477	527	578	628	678	729	780	831	882	933	
28	74	124	175	225	276	327	377	428	478	529	579	630	680	730	781	832	883	934	
29	75	125	176	227	277	328	379	429	480	530	580	630	681	731	782	833	884	935	
30	76	126	177	228	279	329	380	430	481	531	581	632	682	732	783	834	885	936	
31	77	127	178	229	280	331	381	432	482	532	583	633	683	733	784	835	886	937	
32	77	128	179	230	281	332	383	433	483	534	584	634	684	734	785	836	887	938	
33	78	129	181	232	283	333	384	434	485	535	585	635	685	735	786	837	888	939	
34	79	130	182	233	284	335	385	436	486	536	586	636	686	736	787	838	889	940	
35	80	131	182	234	285	336	386	437	487	537	587	637	687	737	788	839	890	941	
36	81	132	184	235	286	337	388	438	488	538	588	638	688	738	789	840	891	942	
37	81	133	185	236	287	338	389	439	489	539	589	639	689	739	790	841	892	943	
38	82	134	186	237	289	339	390	440	490	540	590	640	690	740	791	842	893	944	
39	83	135	187	239	290	341	391	441	491	541	591	641	691	741	792	843	894	945	
40	84	136	188	240	291	342	392	442	492	542	592	642	692	742	793	844	895	946	
41	85	137	189	241	292	343	393	443	493	543	593	643	693	743	794	845	896	947	
42	85	138	190	242	293	344	394	444	493	543	593	643	693	743	794	845	896	947	
43	86	139	191	243	294	345	395	445	494	543	593	643	693	743	794	845	896	947	
44	87	140	192	244	295	346	396	445	494	543	593	643	693	743	794	845	896	947	
45	88	141	193	245	296	346	396	445	494	543	593	643	693	743	794	845	896	947	
46	88	141	194	245	296	347	396	446	494	543	593	643	693	743	794	845	896	947	
47	89	142	195	246	297	347	397	446	494	542	590	638	685	733	780	828	875	922	
48	90	143	195	247	297	347	397	445	494	542	589	637	684	732	779	826	873	920	
49	90	143	196	247	298	347	397	445	493	541	588	635	683	730	777	824	871	918	
50	91	144	196	247	298	348	396	445	493	540	587	634	681	729	776	823	870	917	
51	91	144	197	248	298	347	396	444	492	539	586	632	679	727	774	821	868	916	
52	92	145	197	248	298	347	396	444	491	538	584	631	678	725	772	819	866	915	
53	92	145	197	248	298	347	395	443	490	536	582	629	675	723	770	817	864	914	
54	93	146	198	248	298	347	395	442	488	535	581	627	673	720	767	814	861	913	
55	93	146	198	248	298	346	394	441	487	533	579	624	670	717	764	811	858	912	
56	94	146	198	248	298	346	393	440	486	531	576	622	667	714	761	808	855	911	
57	94	147	198	249	298	346	393	439	484	529	574	619	664	711	758	805	852	910	
58	94	147	199	249	297	345	392	438	483	527	571	616	661	707	754	801	848	909	
59	95	148	199	249	297	345	391	436	481	525	568	612	657	703	750	797	844	908	
60	95	148	199	249	297	344	390	435	479	522	565	609	653	699	745	791	837	907	
61	96	148	199	249	297	343	389	433	476	519	562	605	649	694	740	786	832	906	
62	96	149	200	249	296	343	388	431	474	516	558	601	645	690	736	782	828	905	
63	97	149	200	249	296	342	386	429	472	513	555	597	641	686	732	778	824	904	
64	97	150	200	249	296	341	385	428	469	511	552	594	637	681	727	773	819	903	
65	98	150	200	249	295	340	384	426	467	508	549	591	633	677	723	769	815	902	
66	98	151	201	249	295	340	383	425	466	507	548	589	630	674	720	766	812	901	
67	99	151	201	249	295	340	383	424	466	506	547	587	628	671	717	763	809	900	
68	99	152	202	249	296	340	383	425	466	507	547	587	627	668	714	760	806	899	

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of a 20-Year Endowment Policy for \$1,000.

AT THE END OF

	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	19 Years.
98	5155	5211	5266	5320	5373	5426	5477	5528	5578	5627	5676	5723	5770	5816	5862
98	155	210	265	320	373	426	477	528	578	627	676	723	770	816	862
98	155	210	265	319	373	425	477	528	578	627	675	723	770	816	862
98	155	210	265	319	373	425	477	528	578	627	675	723	769	816	862
98	154	210	265	319	372	425	477	528	578	627	675	723	769	816	862
98	154	210	265	319	372	425	476	527	577	626	675	722	769	816	862
98	154	210	265	319	372	424	476	527	577	626	674	722	769	816	862
98	154	210	265	319	372	424	476	527	577	626	674	722	768	816	862
98	154	210	264	318	372	424	476	526	576	625	674	721	768	816	862
98	154	210	264	318	371	424	475	526	576	625	674	721	768	816	862
98	154	209	264	318	371	424	475	526	576	625	673	721	767	816	862
98	154	209	264	318	371	423	475	525	575	625	673	720	767	816	862
98	154	209	264	318	371	423	475	525	575	624	672	720	767	816	862
98	154	209	264	317	371	423	474	525	575	624	672	720	766	816	862
98	154	209	264	317	370	423	474	525	574	623	672	719	766	816	862
97	154	209	263	317	370	422	474	524	574	623	671	719	765	816	862
97	153	209	263	317	370	422	473	524	574	623	671	718	765	816	862
97	153	209	263	317	370	422	473	523	573	622	670	717	764	816	862
97	153	209	263	317	369	421	473	523	573	621	669	717	764	816	862
97	153	209	263	317	369	421	472	522	572	621	669	716	763	816	862
98	153	209	263	316	369	421	472	522	571	620	668	715	762	816	862
98	154	209	263	316	369	420	471	521	570	619	667	714	761	816	862
98	154	209	263	316	368	420	471	520	570	618	666	713	760	816	862
98	154	209	263	316	368	419	470	520	568	617	664	712	758	816	862
98	154	208	262	315	367	419	469	518	567	615	663	710	757	816	862
98	154	208	262	315	367	418	468	517	566	614	662	709	755	816	862
98	153	208	262	314	366	417	467	516	564	612	660	707	754	816	862
98	153	208	261	314	365	416	465	514	563	610	658	705	752	816	862
98	153	207	261	313	364	414	464	513	561	608	656	703	749	816	862
98	153	207	260	312	363	413	463	511	559	606	653	700	747	816	862
98	153	207	259	311	362	412	461	509	557	604	651	697	744	816	862
98	153	206	259	310	361	410	459	507	554	601	648	695	741	816	862
98	152	206	258	309	360	409	457	505	552	599	645	692	738	816	862
98	152	205	258	308	358	407	455	503	549	596	642	688	735	816	862
98	152	205	257	307	357	406	453	500	547	593	638	685	731	816	862
98	152	205	256	306	356	404	451	498	544	589	635	681	727	816	862
98	152	204	255	305	354	402	449	495	540	586	631	676	723	816	862
98	151	204	255	304	353	400	446	492	537	582	626	672	718	816	862
98	151	203	254	303	351	398	444	489	533	577	622	666	713	816	862

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF																				
Age at Issue.	3 years.	4 years.	5 years.	6 years.	7 years.	8 years.	9 years.	10 years.	11 years.	12 years.	13 years.	14 years.	15 years.	16 years.	17 years.	18 years.	19 years.	20 years.	20 years.	
20	\$36	\$57	\$72	\$88	\$108	\$124	\$139	\$160	\$176	\$197	\$213	\$234	\$255	\$271	\$291	\$311	\$331	\$351	\$368	
21	37	58	74	91	111	128	144	165	182	203	220	241	262	279	299	319	339	359	376	
22	38	59	76	94	114	132	149	170	188	209	227	248	269	287	307	327	347	367	384	
23	39	60	78	97	117	136	154	175	194	215	234	255	276	295	315	335	355	375	392	
24	40	61	80	100	120	140	159	180	200	221	241	262	283	303	323	343	363	383	400	
25	41	62	82	103	123	144	164	185	206	227	248	269	290	311	331	352	373	393	410	
26	42	63	84	105	126	147	169	190	212	233	255	276	298	319	339	360	381	401	418	
27	43	65	87	108	130	151	173	195	217	239	261	283	305	326	347	368	389	409	426	
28	44	67	89	111	133	155	178	201	223	246	268	290	312	334	356	378	399	419	436	
29	46	68	91	114	137	160	183	206	229	252	275	297	320	342	364	386	408	428	445	
30	47	70	94	117	141	164	188	211	235	258	281	304	327	350	372	394	416	438	455	
31	48	72	96	120	145	169	193	217	241	264	288	312	335	358	380	402	424	446	463	
32	49	74	99	124	149	173	198	222	247	271	295	319	343	366	389	411	433	455	472	
33	51	76	102	127	153	178	203	228	253	278	302	326	350	374	397	419	441	463	480	
34	52	78	105	131	157	183	208	234	259	284	309	334	358	382	405	428	450	472	489	
35	54	81	108	134	161	187	214	240	266	291	316	341	366	390	413	436	458	480	497	
36	55	83	110	138	165	192	219	246	272	298	324	349	374	398	421	444	467	489	506	
37	57	85	113	142	169	197	224	252	278	305	331	356	381	406	429	452	475	497	514	
38	59	88	117	145	174	202	230	258	285	312	338	364	389	413	437	460	483	505	522	
39	60	90	120	149	178	207	236	264	291	318	345	371	396	421	445	468	491	513	530	
40	62	92	123	153	183	212	241	270	298	325	352	378	404	429	453	476	499	521	538	
41	64	95	126	157	187	217	247	276	304	332	359	385	411	436	460	483	506	528	545	
42	65	97	129	161	192	222	252	282	310	338	366	392	418	443	468	492	515	537	554	
43	67	100	133	165	196	227	258	288	317	345	372	399	425	451	475	499	522	544	561	
44	69	103	136	169	201	232	263	293	323	351	379	406	432	458	482	506	529	551	568	
45	71	105	139	173	205	237	269	299	329	358	386	413	439	464	489	513	536	558	575	
46	72	108	142	176	210	242	274	305	335	364	392	419	440	471	495	519	542	564	581	
47	74	110	146	180	214	247	279	310	340	370	398	425	452	478	502	525	548	570	587	
48	76	113	149	184	218	251	284	315	346	375	404	432	458	484	508	532	555	577	594	
49	77	115	152	187	222	256	289	320	351	381	410	438	464	490	514	537	560	582	599	
50	79	117	154	191	226	260	293	326	357	387	416	443	470	496	520	545	568	590	607	
51	81	120	157	194	230	264	298	331	362	392	421	449	476	502	526	549	572	594	611	
52	82	122	160	198	234	269	303	335	367	397	427	455	482	508	532	555	577	599	616	
53	84	124	163	201	238	273	307	340	372	403	432	460	487	513	537	560	582	604	621	
54	85	126	166	204	241	277	312	345	377	408	437	466	493	518	542	565	587	609	626	
55	87	128	169	208	245	281	316	350	382	413	442	471	498	524	548	571	593	615	632	
56	88	131	171	211	249	285	321	354	387	418	447	476	503	528	552	575	597	619	636	
57	90	133	174	214	252	289	325	359	391	423	452	481	508	532	556	580	603	625	642	
58	91	135	177	217	256	293	329	363	396	427	457	485	512	537	561	585	608	630	647	
59	93	137	179	220	259	297	333	367	400	431	461	490	517	542	567	591	614	636	653	
60	94	139	182	223	263	301	337	371	404	436	466	494	521	547	572	596	620	642	659	
61	96	141	184	226	266	304	341	375	408	440	470	498	526	552	577	601	624	646	663	
62	97	143	187	229	270	309	344	380	412	444	474	503	531	557	581	605	629	651	668	
63	99	145	189	232	272	311	348	382	416	448	478	507	536	563	588	612	636	658	675	
64	100	147	192	234	275	314	351	386	419	452	483	512	541	569	594	618	642	664	681	
65	101	149	194	237	278	318	351	390	423	456	488	518	548	576	602	626	650	672	689	

Paid-up Values on 20-Premiums Life and 20-Year Endowment Policies, same as at age End of

3 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs.
\$103	\$155	\$207	\$259	\$312	\$364	\$416	\$469	\$522	\$574	\$627	\$680	\$733	\$786	\$839	\$892	\$945

AUTOMATIC PAID-UP VALUES.

On (Participating) Ordinary Life Policies of \$1,000 each, Provided there is no Loan upon the Policy.

20 and 15-year Distribution Periods.

AT THE END OF																			
Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
21	\$54	\$78	\$97	\$119	\$141	\$163	\$186	\$208	\$228	\$248	\$269	\$289	\$325	\$427	\$524	\$624	\$724	\$824	\$924
22	60	80	100	122	144	167	190	212	233	253	274	294	331	435	532	632	732	832	932
23	62	82	103	125	148	171	194	216	238	258	279	300	337	443	540	640	740	840	940
24	64	85	106	129	152	175	198	221	243	264	285	306	344	451	549	649	749	849	949
25	66	87	108	131	155	178	202	226	248	270	291	312	351	459	558	658	758	858	958
26	67	89	111	134	158	182	206	230	253	275	297	319	358	467	566	666	766	866	966
27	69	92	114	138	162	186	211	235	258	281	303	325	365	475	574	674	774	874	974
28	71	94	118	142	166	191	216	240	263	286	309	331	372	483	583	683	783	883	983
29	73	97	121	145	170	195	220	245	268	292	315	337	379	491	592	692	792	892	992
30	75	100	124	149	174	200	225	250	274	298	321	344	386	499	600	700	800	900	1000
31	77	102	127	152	177	204	229	255	279	304	327	350	393	507	608	708	808	908	1008
32	79	105	131	156	182	209	234	260	284	310	332	356	400	515	616	716	816	916	1016
33	81	108	134	160	186	213	239	266	290	316	339	363	407	523	624	724	824	924	1024
34	84	111	138	164	190	217	244	271	296	322	346	370	414	531	632	732	832	932	1032
35	86	114	141	168	195	222	250	277	302	328	353	377	422	539	640	740	840	940	1040
36	88	116	145	172	199	227	254	282	308	334	359	383	429	547	647	747	847	947	1047
37	90	119	148	176	204	232	260	288	314	340	366	390	436	554	654	754	854	954	1054
38	93	123	152	180	208	237	265	293	320	346	372	397	443	562	662	762	862	962	1062
39	95	126	156	184	212	241	270	299	326	352	379	404	451	570	669	769	869	969	1069
40	97	129	160	189	217	246	276	305	333	359	386	411	458	577	676	776	876	976	1076
41	100	132	164	193	222	251	281	310	339	365	392	417	465	584	683	783	883	983	1083
42	103	135	168	198	227	256	286	316	345	371	398	424	472	591	690	790	890	990	1090
43	106	139	172	202	232	261	291	321	350	377	405	431	479	598	697	797	897	997	1097
44	108	142	175	206	236	266	297	327	356	384	411	437	486	605	704	804	904	1004	1104
45	110	145	179	210	241	271	301	331	362	390	417	443	493	612	711	811	911	1011	1111
46	113	148	182	214	245	275	306	336	367	396	422	449	499	619	718	818	918	1018	1118
47	115	151	186	218	249	280	311	341	373	402	428	455	506	625	724	824	924	1024	1124
48	117	153	189	222	253	285	316	349	378	407	434	461	512	631	730	830	930	1030	1130
49	119	156	192	226	257	289	322	354	384	413	440	467	518	637	736	836	936	1036	1136
50	121	158	195	229	262	293	326	359	389	418	446	473	524	643	742	842	942	1042	1142
51	123	161	197	232	265	297	330	364	394	423	451	478	530	649	748	848	948	1048	1148
52	125	163	200	235	269	302	335	369	399	429	456	484	535	654	753	853	953	1053	1153
53	127	166	203	239	274	306	339	374	404	434	462	490	541	660	759	859	959	1059	1159
54	129	168	206	243	278	311	344	379	409	439	468	495	547	666	765	865	965	1065	1165
55	130	170	209	247	281	315	349	384	414	444	473	500	552	671	770	870	970	1070	1170
56	132	172	211	249	285	319	354	389	419	448	478	504	557	676	775	875	975	1075	1175
57	134	175	214	252	288	324	359	393	423	453	482	508	562	681	780	880	980	1080	1180
58	136	177	216	255	291	328	364	397	428	458	486	513	567	686	785	885	985	1085	1185
59	137	179	219	258	294	332	369	402	433	462	490	518	572	691	790	890	990	1090	1190
60	139	181	221	261	298	335	372	406	437	467	495	523	577	700	799	899	999	1099	1199

Limited Premiums Life are for amounts proportioned to full year premiums paid.

(Settled by Instalments.)

'On Joint Income Instalment Endowment Policies of \$1,000 each.

AT THE END OF

[illegible]

NOTE.—"The Paid-up Insurance is always for proportionate parts of the 'Joint Income.' To illustrate: At age of issue, 35, the Endowment period is 30 years. At end of 3 years $\frac{3}{30}$ or $\frac{1}{10}$ of the premiums will have been paid, as called for by the Policy, hence the amount of paid-up Insurance (payable in instalments) is $\frac{1}{10}$ of \$1,000 = to \$100, etc., etc.

AUTOMATIC PAID-UP VALUES.

On Life Premiums, 5 per cent 20-Year Gold Bond Policies of \$1,000 each, Provided there is no Loan upon the Policy.

20 and 15-Year Distribution Periods.

Age at Issue.	AT THE END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.
21	\$77	\$102	\$127	\$155	\$184	\$213	\$243	\$271	\$298	\$324	\$351	\$377	\$404	\$557	\$684	\$801	\$901	\$981	\$1051	\$1101
22	78	104	131	159	188	218	248	277	304	330	358	384	412	568	694	811	911	991	1061	1111
23	81	107	134	163	193	223	253	282	311	337	364	392	420	578	705	822	922	1002	1072	1122
24	84	111	138	168	198	228	258	288	317	345	372	399	429	589	716	834	934	1014	1084	1134
25	86	114	141	171	202	232	264	295	324	352	380	407	438	599	728	846	946	1026	1096	1146
26	87	116	145	175	206	238	269	300	330	359	388	416	447	609	739	857	957	1037	1107	1157
27	90	120	149	180	211	243	275	307	337	367	395	424	456	620	750	868	968	1048	1118	1168
28	93	123	154	185	217	249	282	313	343	373	403	432	465	630	760	878	978	1058	1128	1178
29	95	127	158	189	222	254	287	320	350	381	411	440	475	641	771	889	989	1069	1139	1189
30	98	131	162	194	227	261	294	326	358	389	419	449	504	661	791	909	1009	1089	1159	1209
31	100	133	166	198	231	266	299	333	364	397	427	457	513	672	802	920	1020	1100	1170	1220
32	103	137	171	204	238	273	306	339	371	405	435	465	522	682	812	930	1030	1110	1180	1230
33	106	141	175	209	243	278	312	347	378	412	442	474	531	692	822	940	1040	1120	1190	1240
34	110	145	180	214	248	283	318	354	386	420	452	483	540	699	829	947	1047	1127	1197	1247
35	112	149	184	219	254	290	326	361	394	428	461	492	551	709	839	957	1057	1137	1207	1257
36	115	151	189	224	260	296	331	368	402	436	468	500	560	718	848	966	1066	1146	1216	1266
37	117	155	193	230	266	303	339	376	410	444	478	509	569	728	858	976	1076	1156	1226	1276
38	121	161	198	235	271	309	346	382	418	452	485	518	578	737	867	985	1085	1165	1235	1285
39	124	164	204	240	277	315	352	390	425	459	495	527	589	748	878	996	1096	1176	1246	1296
40	127	168	209	247	283	321	360	398	435	468	504	536	598	758	888	1006	1106	1186	1256	1306
41	131	172	214	252	290	328	367	405	442	476	512	544	607	767	897	1015	1115	1195	1265	1315
42	134	176	219	258	296	334	373	412	450	484	519	553	616	776	906	1024	1124	1204	1274	1324
43	137	181	224	264	303	341	380	419	457	492	529	562	625	785	915	1033	1133	1213	1283	1333
44	141	185	228	269	308	347	388	427	466	501	536	570	634	794	924	1042	1142	1222	1292	1342
45	144	189	234	274	315	354	393	435	472	509	544	578	643	799	929	1047	1147	1227	1297	1347
46	147	193	238	279	320	359	399	441	479	517	551	586	651	808	938	1056	1156	1236	1306	1356
47	150	197	243	284	325	365	406	449	487	525	559	594	660	816	946	1064	1164	1244	1314	1364
48	153	200	247	290	330	372	412	455	493	531	566	602	668	823	953	1071	1171	1251	1321	1371
49	155	204	251	295	335	377	420	462	501	539	574	609	676	831	961	1079	1179	1259	1329	1379
50	158	206	254	299	342	382	425	468	508	545	582	617	684	839	969	1087	1187	1267	1337	1387
51	161	210	257	303	346	388	431	475	514	552	589	624	692	846	976	1094	1194	1274	1344	1394
52	163	213	261	307	351	394	437	482	521	560	596	632	698	853	983	1101	1201	1281	1351	1401
53	166	217	265	312	358	399	442	488	527	566	603	639	706	860	990	1108	1208	1288	1358	1408
54	168	219	269	317	363	406	449	495	534	573	611	646	714	867	997	1115	1215	1295	1365	1415
55	170	222	273	322	367	411	455	501	540	579	617	653	720	874	1004	1122	1222	1302	1372	1422
56	172	224	275	325	372	416	462	508	547	585	624	658	727	882	1012	1130	1230	1310	1380	1430
57	175	228	279	329	376	423	468	513	552	591	629	663	733	890	1020	1138	1238	1318	1388	1438
58	177	231	282	333	380	428	475	518	559	598	634	669	740	898	1028	1146	1246	1326	1396	1446
59	179	234	286	337	384	433	482	525	565	603	639	676	746	906	1036	1154	1254	1334	1404	1454
60	181	236	288	341	389	437	485	530	570	609	646	683	753	914	1044	1162	1262	1342	1412	1462

Paid-up Values on 20-Premiums Life and 20-Year Endowment Policies same as all ages.
End of

3 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.
\$196	\$261	\$326	\$392	\$457	\$522	\$587	\$653	\$719	\$783	\$848	\$914	\$979	\$1044	\$1109	\$1175

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating and Nonparticipating Paid-up Insurance on an Ordinary Life Policy for \$1,000.

Age at Issue.	AFTER PREMIUMS SHALL HAVE BEEN PAID FOR															
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	20 Years.
20	\$63	\$84	\$105	\$127	\$148	\$169	\$190	\$212	\$233	\$254	\$275	\$295	\$316	\$348	\$380	\$418
21	64	86	108	130	151	173	195	216	238	259	280	301	322	354	386	425
22	66	88	110	133	155	177	199	221	243	264	286	307	329	361	393	433
23	68	90	113	136	158	181	203	225	248	270	292	314	336	368	400	441
24	69	92	116	139	162	185	208	230	253	276	298	320	342	374	406	448
25	71	95	118	142	165	189	212	235	258	281	304	326	349	381	413	456
26	72	97	121	145	169	193	217	240	264	287	310	333	356	388	420	464
27	74	99	124	148	173	197	221	245	269	293	316	339	362	394	426	472
28	76	101	126	152	176	201	226	250	275	299	322	346	369	401	433	480
29	78	104	129	155	180	206	231	256	280	305	329	353	376	408	440	488
30	80	106	132	158	184	210	236	261	286	311	335	359	383	415	447	497
31	81	108	135	162	188	215	241	266	292	317	342	366	390	422	454	506
32	83	111	138	166	192	219	246	272	298	323	348	373	398	430	462	513
33	85	113	141	169	197	224	251	277	304	330	355	380	405	437	469	521
34	87	116	145	173	201	229	256	283	310	336	362	387	412	444	476	529
35	89	119	148	177	205	233	261	289	316	343	369	395	420	452	484	537
36	91	121	151	181	210	238	267	295	322	349	376	402	427	459	491	544
37	93	124	155	185	214	243	272	301	329	356	383	409	434	466	498	552
38	95	127	158	189	219	249	278	307	335	362	390	416	442	474	506	560
39	98	130	161	193	223	254	283	313	341	369	396	423	449	481	513	567
40	100	133	165	197	228	259	289	319	348	376	403	430	456	488	520	575
41	102	136	169	201	233	264	295	325	354	382	410	437	463	495	527	582
42	105	139	172	205	238	269	300	331	360	389	417	444	470	502	534	589
43	107	142	176	210	243	275	306	337	366	395	423	451	477	509	541	596
44	110	145	180	214	247	280	311	342	372	402	430	457	484	516	548	603
45	112	148	184	218	252	285	317	348	378	408	436	464	490	522	554	610
46	114	151	187	222	257	290	322	354	384	414	443	470	497	529	561	616
47	117	154	191	226	261	295	328	359	390	420	449	477	503	535	567	623
48	119	157	194	230	265	300	333	365	396	426	455	483	510	542	574	629
49	121	160	198	234	270	304	338	370	401	432	461	489	516	548	580	635
50	124	163	201	238	274	309	343	376	407	437	467	495	522	554	586	641
51	126	166	205	242	279	314	348	381	412	443	472	501	528	560	592	646
52	128	169	208	246	283	318	353	386	418	449	478	506	534	566	598	652
53	130	171	211	250	287	323	358	391	423	454	484	512	540	572	604	657
54	133	174	215	254	291	328	363	396	428	459	489	518	546	578	610	662
55	135	177	218	257	295	332	367	401	434	465	495	523	550	582	614	668
56	137	180	221	261	300	336	372	406	439	470	500	528	556	588	620	673
57	139	183	224	265	304	341	377	411	444	475	505	533	560	592	624	679
58	141	185	228	268	308	345	381	416	448	480	510	538	566	598	630	685
59	143	188	231	272	312	349	386	420	453	484	514	543	570	602	634	691
60	146	191	234	276	315	353	390	424	457	489	519	547	575	607	639	698
61	148	193	237	279	319	357	394	429	462	493	523	552	580	612	644	705
62	150	196	240	282	323	361	398	433	466	498	528	558	586	618	650	713
63	152	198	243	286	326	365	402	437	470	502	533	563	592	624	656	721
64	154	201	246	289	329	368	405	441	475	507	539	569	599	630	662	730
65	156	203	248	291	333	372	409	445	479	513	545	576	606	638	670	739

TABLE OF PAID-UP VALUES.

Showing Amount of Participating and Nonparticipating Paid-up Policy which the Company will issue in lieu of a 20-Premiums Life Policy for \$1.00

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	
20	3145	3194	3243	3292	3342	3391	3441	3492	3542	3592	3643	3693	3744	3794	
21	145	194	244	293	343	393	443	493	543	593	644	694	745	795	
22	146	195	244	294	344	394	444	494	544	594	645	695	746	796	
23	146	196	245	295	345	395	445	495	545	595	646	696	747	797	
24	147	197	246	296	346	396	446	496	546	596	647	697	747	797	
25	148	197	247	297	347	397	447	497	547	597	648	698	748	798	
26	148	198	248	298	348	398	448	498	548	598	648	699	749	799	
27	149	199	249	299	349	399	449	499	549	599	649	699	749	799	
28	149	200	250	300	350	400	450	500	550	600	650	700	750	799	
29	150	200	251	301	351	401	451	501	551	601	651	701	750	799	
30	151	201	251	302	352	402	452	502	552	602	652	701	751	799	
31	151	202	252	303	353	403	453	503	553	603	652	702	751	799	
32	152	202	253	303	354	404	454	504	554	603	653	703	752	799	
33	152	203	254	304	355	405	455	505	555	604	654	703	752	799	
34	153	204	255	305	356	406	456	506	556	605	654	704	753	799	
35	153	204	255	306	356	407	457	506	556	605	655	704	753	799	
36	154	205	256	307	357	407	457	507	557	606	655	704	753	799	
37	155	206	257	307	358	408	458	508	557	607	656	704	753	799	
38	155	206	257	308	359	409	459	509	558	607	656	705	753	799	
39	156	207	258	309	360	410	460	509	558	607	656	705	753	799	
40	156	208	259	310	360	410	460	510	559	607	656	704	753	799	
41	157	208	260	311	361	411	461	510	559	608	656	704	753	799	
42	157	209	260	311	362	412	461	510	559	607	656	704	752	799	
43	158	210	261	312	362	412	461	510	559	607	655	703	751	799	
44	158	210	262	312	363	412	462	510	559	607	655	703	751	799	
45	159	211	262	313	363	413	462	510	558	606	654	702	750	799	
46	159	211	263	313	363	413	462	510	558	606	653	701	749	799	
47	160	212	263	313	363	413	461	509	557	606	652	700	747	799	
48	160	212	263	314	363	412	461	509	556	604	651	699	746	799	
49	160	212	263	314	363	412	460	508	555	603	649	697	744	799	
50	161	212	263	313	363	411	460	507	554	601	648	695	742	799	
51	161	212	263	313	362	411	459	506	553	599	646	693	740	799	
52	161	213	263	313	362	410	458	505	551	598	644	691	738	799	
53	161	213	263	313	362	410	457	505	550	596	642	688	735	799	
54	161	213	263	312	361	409	456	502	548	594	640	686	733	799	
55	161	213	263	312	360	408	454	501	546	592	637	683	730	799	
56	161	213	263	312	360	407	453	499	544	589	634	680	726	799	
57	161	213	263	311	359	406	452	497	542	587	631	677	723	799	
58	161	213	262	311	358	405	450	495	540	584	628	673	719	799	
59	162	218	262	311	358	404	449	493	537	581	624	669	715	799	
60	162	213	262	310	357	403	447	491	534	577	621	665	710	799	
61	162	213	262	310	356	401	446	489	531	574	617	660	706	799	
62	162	213	262	309	355	400	443	486	528	570	613	656	701	799	
63	162	213	262	309	354	398	441	484	525	567	609	652	697	799	
64	163	213	261	308	353	397	439	481	522	564	605	648	692	799	
65	163	213	261	308	352	396	438	479	520	561	602	644	688	799	

TABLE OF PAID-UP VALUES.

Showing the Amount of Participating and Nonparticipating Paid-up Insurance Guaranteed on 20-Year Endowment Policies for \$1,000 Each.

Showing the Amount of Paid-up Insurance Guaranteed on 20-Year Endowment Policies for \$1,000 Each.

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	19 Years.
\$170	\$226	\$280	\$334	\$387	\$439	\$491	\$541	\$591	\$640	\$688	\$735	\$781	\$958
170	226	280	334	387	439	491	541	591	640	687	735	781	957
170	226	280	334	387	439	490	541	591	639	687	734	781	957
170	225	280	334	387	439	490	541	590	639	687	734	781	957
170	225	280	334	387	439	490	541	590	639	687	734	780	957
170	225	280	333	386	439	490	540	590	639	687	734	780	957
170	225	280	333	386	438	490	540	590	639	687	734	780	957
170	225	279	333	386	438	489	540	590	638	686	734	780	957
170	225	279	333	386	438	489	540	589	638	686	733	780	957
169	225	279	333	386	438	489	539	589	638	686	733	779	957
169	225	279	332	385	437	488	539	588	637	685	732	779	957
169	224	279	332	385	437	488	539	588	637	685	732	779	957
169	224	279	332	385	437	488	538	588	637	685	732	778	957
169	224	278	332	385	436	488	538	587	636	684	731	778	956
169	224	278	332	384	436	487	538	587	636	684	731	777	956
169	224	278	331	384	436	487	537	587	635	683	731	777	956
169	224	278	331	384	435	486	536	586	634	682	729	776	956
169	223	278	331	383	435	486	536	585	634	682	729	775	955
169	223	277	331	383	435	486	536	585	633	681	728	775	955
169	223	277	331	383	434	485	535	584	633	680	727	774	955
169	223	277	330	383	434	485	535	584	632	679	726	773	955
169	223	277	330	382	434	484	534	583	631	678	725	772	954
168	223	277	330	382	433	483	533	582	630	677	724	771	954
168	223	277	330	381	432	483	532	581	629	676	723	769	953
168	223	276	329	381	432	482	531	579	627	675	721	768	953
168	223	276	329	380	431	481	530	578	626	673	720	766	952
168	222	276	328	379	430	479	528	577	624	671	718	764	951
168	222	275	327	378	429	478	527	575	622	669	716	762	951
168	222	275	326	377	427	477	525	573	620	667	714	760	950
167	221	274	326	376	426	475	523	571	618	665	711	758	949
167	221	273	325	375	425	473	521	569	616	662	709	755	948
167	220	272	324	374	423	472	519	566	613	660	706	752	947
166	220	272	323	373	422	470	517	564	610	656	703	749	945
166	219	271	322	371	420	468	515	561	607	653	699	746	944
166	219	270	321	370	418	466	512	558	604	650	696	742	942
166	218	269	319	368	416	463	510	555	601	646	692	738	941
165	218	269	318	367	414	461	507	552	597	642	687	733	939
165	217	268	317	365	412	459	504	549	593	638	683	729	937
165	217	267	316	364	410	456	501	545	589	633	677	723	934
164	216	266	315	362	408	453	497	541	584	628	672	718	932
164	216	265	314	360	406	450	494	537	580	623	667	712	929
164	215	265	313	359	404	447	490	533	575	618	662	707	926

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance on Ordinary Life Accumulation (March 1, 1890) Policies for \$1,000 Each.

Age at Issue.	AT END OF																			
	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	25 Years.
21	332	364	382	103	124	134	164	186	211	231	252	273	293	323	344	364	385	405	425	450
22	32	65	84	106	126	147	167	189	215	237	257	279	299	329	350	371	392	412	433	457
23	33	66	85	108	129	151	171	193	219	242	262	284	305	335	357	378	399	420	441	466
24	34	68	87	110	132	154	175	197	224	247	268	290	311	342	364	385	406	428	449	475
25	34	69	89	113	135	157	179	201	229	252	274	296	317	349	371	393	414	436	457	484
26	35	71	91	116	138	161	183	206	233	257	280	302	325	356	378	400	421	443	465	493
27	36	72	94	119	141	164	188	210	239	262	286	308	331	363	385	407	429	451	473	502
28	37	74	96	121	144	167	192	215	244	267	291	314	336	370	392	415	437	459	481	510
29	38	75	98	124	147	171	196	219	249	272	296	321	343	377	399	422	445	467	489	519
30	38	76	100	127	151	175	200	224	254	278	303	327	350	384	407	430	453	475	497	528
31	39	78	102	129	154	179	205	228	259	284	309	332	356	391	414	437	460	483	505	537
32	40	79	104	132	157	183	209	233	264	289	315	339	363	398	422	445	468	491	513	546
33	40	81	107	135	161	187	213	238	270	294	322	345	370	405	429	453	476	499	521	555
34	41	83	109	138	164	191	217	244	276	300	328	352	377	412	437	461	484	507	529	564
35	42	85	112	141	167	195	222	249	282	307	333	360	384	420	445	469	492	515	537	573
36	43	86	115	144	171	200	227	254	287	313	340	366	390	427	452	476	499	523	545	582
37	44	88	118	147	175	204	232	259	293	320	346	372	397	434	460	484	508	530	552	590
38	45	90	121	151	179	208	237	265	298	326	352	379	405	441	468	491	514	538	560	599
39	46	92	124	154	182	213	242	270	304	332	359	386	411	449	475	499	522	545	568	607
40	47	94	127	158	187	217	247	275	310	338	366	393	418	456	482	506	530	553	575	614
41	48	96	129	161	191	221	252	280	316	345	371	400	425	463	489	513	537	560	582	622
42	49	98	132	164	195	226	257	286	322	351	377	406	432	470	496	520	544	567	589	630
43	50	100	134	168	200	230	261	292	328	356	384	412	439	477	502	527	551	574	596	638
44	51	102	137	172	204	235	266	297	333	362	391	418	446	484	509	534	558	581	603	646
45	52	105	140	176	208	239	270	302	339	368	397	425	451	491	516	541	565	588	610	654
46	54	107	143	180	212	244	275	307	344	373	404	430	457	497	522	547	572	594	617	662
47	55	109	146	183	216	248	279	312	350	379	409	436	464	504	529	554	578	601	623	668
48	56	111	149	186	219	253	284	316	355	385	414	443	470	510	535	560	585	608	629	675
49	57	113	152	190	223	257	289	321	361	391	421	449	476	516	542	567	591	614	635	682
50	57	115	155	193	227	260	294	326	366	396	426	454	482	522	548	573	597	620	641	688
51	58	117	158	196	231	265	299	331	370	402	431	459	488	528	554	579	603	626	646	694
52	59	119	160	199	235	269	304	336	375	407	437	465	493	533	559	584	608	631	652	700
53	61	121	163	202	238	273	308	340	380	411	443	471	499	539	565	590	614	636	657	706
54	61	123	165	206	242	277	312	345	386	416	448	477	505	545	571	595	619	641	662	712
55	62	125	168	209	245	281	316	349	391	422	452	483	510	550	576	601	624	647	668	719
56	63	127	170	211	249	285	321	354	396	427	457	487	514	555	581	606	629	652	674	725
57	64	128	173	214	252	289	325	358	401	431	461	491	518	560	586	611	634	658	680	731
58	65	130	176	217	255	293	330	362	405	436	467	495	524	565	591	616	640	664	686	737
59	66	132	178	220	258	296	333	366	409	441	471	500	528	570	596	621	646	670	692	743
60	67	133	180	224	262	300	337	370	413	446	476	505	533	575	602	627	652	676	698	750

On Limited Premiums Life and Endowments at all ages end of two years paid-up value is \$75 thereafter for amounts proportioned to annual Premiums paid.

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.
\$40	\$57	\$74	\$92	\$111	\$130	\$152	\$175	\$205	\$236
41	58	75	94	112	132	154	176	209	241
43	59	76	96	114	134	156	178	213	245
45	61	77	98	116	136	158	180	217	249
47	63	79	100	118	139	161	182	221	253
49	65	81	103	120	142	164	184	225	257
49	66	83	106	123	145	167	186	229	261
49	67	85	107	124	148	170	192	233	265
50	68	87	109	125	151	174	196	237	269
51	70	89	111	132	154	178	200	241	273
52	72	92	113	136	158	182	204	245	277
53	73	94	115	138	161	185	206	249	281
54	74	96	117	140	164	188	212	254	286
55	76	98	119	142	167	191	216	258	290
57	78	100	121	145	170	194	221	264	295
59	80	102	123	148	174	198	226	269	300
60	81	104	126	152	178	201	230	274	305
61	83	106	129	156	182	205	235	279	310
63	85	109	132	160	186	209	240	284	315
65	87	112	136	164	190	213	245	289	320
67	89	115	140	168	194	217	250	294	325
68	91	118	143	172	198	223	255	299	330
70	93	121	146	176	202	229	260	304	335
73	95	124	150	180	207	235	266	309	340
74	97	127	154	184	212	241	272	314	345
76	100	131	158	188	217	248	278	319	350
77	102	133	161	191	220	252	282	323	354
78	104	135	164	194	224	256	286	327	358
79	106	137	167	197	228	260	290	331	362
81	109	139	170	201	232	264	295	336	367
83	112	142	174	205	236	269	300	341	372
84	113	144	176	207	239	272	303	345	376
85	115	146	178	210	242	275	306	349	380
86	117	148	180	213	245	278	310	353	384
88	119	150	183	216	248	281	314	357	388
90	121	153	186	219	251	286	318	361	392
91	122	155	188	221	254	289	322	365	396
92	123	157	190	224	257	292	326	369	400
93	125	159	192	227	260	296	331	373	404
94	127	161	195	230	264	300	336	377	408
96	129	164	198	233	268	304	341	381	412

Paid-up Values on Limited Premiums Life and Endowments, are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed
Ordinary Life Policies for \$1,000 each.

Age at Issue.	AT END OF											
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	
21	\$50	\$73	\$95	\$118	\$140	\$163	\$185	\$208	\$318	\$425	\$522	
22	52	75	98	121	144	167	189	212	325	433	531	
23	53	77	100	124	147	170	194	217	331	441	539	
24	55	79	103	127	150	174	198	222	338	448	548	
25	56	81	105	130	154	178	202	226	344	456	556	
26	58	83	108	132	158	182	207	231	351	464	565	
27	59	85	111	136	161	186	212	236	358	472	573	
28	61	87	113	139	165	191	216	242	365	480	582	
29	63	89	116	142	169	195	221	247	372	489	590	
30	64	92	119	146	173	199	226	252	379	497	598	
31	66	94	122	149	177	204	231	257	386	506	606	
32	68	96	125	153	181	208	236	263	393	513	614	
33	70	99	128	156	185	213	241	268	400	521	622	
34	71	101	131	160	189	218	246	274	408	529	630	
35	73	104	134	164	193	222	251	280	415	537	638	
36	75	106	137	167	197	227	256	286	422	544	646	
37	77	109	140	171	202	232	262	291	430	552	653	
38	79	112	144	175	206	237	267	297	437	560	660	
39	81	114	147	179	211	242	273	303	444	567	667	
40	83	117	150	183	216	247	278	309	451	575	674	
41	85	120	154	187	220	252	284	315	458	582	681	
42	88	123	157	191	225	257	289	321	465	589	688	
43	90	126	161	196	229	263	295	326	472	596	694	
44	92	129	164	200	234	268	300	332	478	603	701	
45	94	131	168	204	238	272	306	338	485	610	707	
46	96	134	171	208	243	277	311	343	492	616	713	
47	99	137	175	211	247	282	316	349	498	623	718	
48	101	140	178	215	252	287	321	354	504	629	724	
49	103	143	181	219	256	291	326	359	510	635	729	
50	105	145	185	223	260	296	331	364	516	641	735	
51	107	148	188	226	264	300	336	369	522	646	740	
52	109	150	191	230	268	306	340	375	528	652	746	
53	111	153	194	234	272	309	345	379	533	657	752	
54	113	156	197	237	276	314	350	384	538	663	758	
55	115	158	200	241	280	318	354	389	544	668	764	
56	117	161	203	244	284	322	359	394	549	673	.....
57	119	163	206	248	288	326	363	399	553	679	.....
58	121	166	209	251	292	330	368	403	558	685	.....
59	122	168	212	255	296	334	372	407	563	691	.....
60	124	171	215	258	299	338	376	412	567	698	.....

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed on 20-Premiums Life Policies for \$1,000 each.

AT THE END OF										
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
1	\$121	\$170	\$221	\$271	\$322	\$378	\$424	\$476	\$788	\$846
2	121	171	222	272	323	374	425	477	789	847
3	122	172	223	273	324	375	427	478	790	847
4	122	173	223	274	325	376	428	479	790	847
5	123	174	224	275	326	376	429	480	791	847
6	124	174	225	276	327	377	430	481	791	847
7	124	175	226	277	328	378	431	483	791	848
8	125	176	227	278	329	381	432	484	791	848
9	125	177	228	279	331	382	433	485	792	848
10	126	177	229	280	332	383	434	486	793	848
11	127	178	230	281	333	384	436	487	793	848
12	127	179	231	282	334	385	437	488	794	848
13	128	180	231	283	335	386	438	489	794	848
14	128	180	232	284	336	387	439	490	795	848
15	129	181	233	285	337	388	439	491	795	848
16	130	182	234	286	337	389	440	492	796	848
17	130	183	235	287	338	390	441	492	796	848
18	131	183	235	287	339	391	442	493	796	848
19	131	184	236	288	340	392	443	494	797	848
20	132	185	237	288	341	392	444	495	797	848
21	133	185	238	290	342	393	444	495	797	848
22	133	186	238	291	343	394	445	496	797	848
23	134	187	239	291	343	395	446	497	798	848
24	134	187	240	292	344	395	446	497	798	847
25	135	188	241	293	345	396	447	497	798	847
26	135	189	241	294	345	396	447	497	798	847
27	136	189	241	294	346	397	447	497	799	846
28	136	190	243	295	346	397	447	497	799	846
29	137	190	243	295	346	397	447	497	799	846
30	137	191	243	295	346	397	447	497	799	846
31	138	191	244	295	346	397	446	496	799	846
32	138	191	244	295	346	396	446	496	799	846
33	138	191	244	295	346	396	445	494	798	846
34	138	191	244	295	346	396	444	493	798	846
35	139	192	244	295	346	396	443	492	798	846
36	139	192	244	294	345	394	442	490	798	846
37	139	192	243	294	344	393	441	489	798	846
38	139	192	243	294	344	393	440	488	798	846
39	139	192	243	293	343	391	439	486	798	846
40	139	192	243	293	342	390	437	484	798	846
41	139	192	243	293	341	389	436	482	798	846
42	139	192	243	292	341	388	434	480	797	846
43	139	192	242	292	340	387	432	477	798	846

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance Guaranteed
20-Year Endowment Policies for \$1,000 Each.

Age at Issue.	AT THE END OF								
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.
18	\$148	\$205	\$261	\$317	\$371	\$425	\$477	\$529	\$776
19	148	205	261	316	371	425	477	529	775
20	148	205	261	316	371	424	477	529	775
21	148	205	261	316	371	424	477	529	775
22	148	205	261	316	370	424	477	528	775
23	148	205	261	316	370	424	477	528	775
24	148	205	261	316	370	424	476	528	775
25	149	205	260	316	370	424	476	528	774
26	148	204	260	315	370	423	476	528	774
27	148	204	260	315	369	423	476	527	774
28	147	204	260	315	369	423	475	527	773
29	147	204	260	315	369	423	475	527	773
30	147	204	260	315	369	423	475	527	773
31	147	204	259	314	369	423	475	526	773
32	147	204	259	314	368	423	474	526	772
33	147	203	259	314	368	421	474	526	772
34	147	203	259	314	368	421	474	526	771
35	147	203	259	314	368	421	473	525	771
36	147	203	259	313	367	421	473	525	770
37	147	203	258	313	367	420	473	524	770
38	146	203	258	313	367	420	472	524	769
39	146	203	258	313	367	420	472	524	769
40	146	203	258	313	366	419	472	523	768
41	146	203	258	313	366	419	471	523	768
42	146	203	258	312	366	419	471	522	767
43	146	203	258	312	366	419	470	521	766
44	146	202	258	312	365	418	470	521	765
45	146	202	257	312	365	417	469	520	765
46	146	202	257	311	364	417	468	518	762
47	146	202	257	311	364	416	467	517	760
48	146	202	256	310	363	415	466	516	758
49	146	201	256	309	363	413	464	514	756
50	145	201	256	308	361	413	463	512	754
51	145	200	255	308	360	411	461	511	751
52	145	200	254	307	359	409	459	509	749
53	145	199	253	306	357	408	458	507	746
54	144	199	253	305	356	406	456	504	743
55	144	198	252	304	354	404	455	502	739
56	144	198	251	302	353	403	451	499	735
57	143	197	250	301	352	401	449	497	731
58	143	197	249	300	350	399	447	494	728
59	143	196	248	299	348	397	444	491	721
60	143	196	247	298	347	395	441	487	716

TABLE OF PAID-UP VALUES.

showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in Lieu of an Ordinary Life Policy of \$1,000

AT THE END OF

	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
64	\$ 86	\$107	\$128	\$149	\$171	\$192	\$213	\$234	\$310	\$410	\$508	\$597
65	87	109	131	153	175	196	218	239	321	423	515	598
66	89	111	134	156	179	201	223	244	327	432	522	599
67	91	114	137	160	183	205	227	249	334	438	528	606
68	93	117	140	163	187	209	231	255	341	445	535	612
69	95	120	143	167	190	213	235	258	348	452	541	618
70	98	122	147	170	194	217	240	263	356	459	548	624
71	100	125	150	174	197	221	244	267	362	466	554	630
72	103	128	152	177	201	225	249	269	368	471	560	636
73	105	130	155	180	205	230	255	274	374	478	566	647
74	107	133	158	184	209	235	261	280	380	484	572	655
75	109	135	161	188	214	241	267	287	387	490	578	664
76	111	138	165	193	220	247	273	293	393	496	584	670
77	113	141	169	197	225	252	278	298	398	502	592	676
78	116	145	174	202	230	257	283	304	404	508	601	680
79	119	149	178	207	234	262	288	310	410	514	609	685
80	122	153	182	211	239	267	293	316	415	519	617	689
81	125	156	186	215	244	271	298	321	421	525	623	694
82	129	160	190	219	248	276	303	326	426	532	628	698
83	132	163	194	223	252	280	307	331	431	540	632	703
84	134	166	197	227	256	284	312	336	436	548	637	707
85	137	169	200	230	260	288	316	340	440	555	642	711
86	139	171	203	234	263	292	320	345	445	560	646	714
87	141	174	206	237	266	295	323	351	451	564	650	718
88	143	176	208	239	269	299	327	356	456	568	654	721
89	145	178	211	242	272	302	330	361	464	572	658	725
90	147	180	213	245	275	305	334	364	470	577	662	728
91	148	182	216	248	278	308	337	367	475	581	665	731
92	150	185	218	250	281	312	342	372	479	585	669	735
93	152	187	220	253	284	316	347	377	483	589	672	738
94	154	189	223	256	288	321	352	382	487	592	676	741
95	155	191	226	260	293	325	357	387	490	596	679	744
96	157	193	229	264	298	330	361	391	494	600	683	748
97	159	196	233	268	302	334	365	395	498	603	686	751
98	162	200	237	272	306	337	368	398	501	607	689	755
99	165	203	240	275	309	341	371	401	505	610	692	.....
100	167	206	243	278	312	344	374	404	508	614	696	.....
101	170	209	245	281	314	347	378	407	512	617	699	.....
102	172	211	248	283	317	350	380	410	515	620	703	.....
103	174	213	250	286	320	352	383	413	518	623	707	.....
104	175	215	252	288	322	355	386	416	521	627	.....	.....
105	177	216	254	290	325	357	389	419	524	630	.....	.....
106	178	218	256	292	327	360	391	422	527	633	.....	.....
107	180	220	258	294	329	362	394	425	530	637	.....	.....
108	181	221	260	296	331	365	396	428	533	642	.....	.....

Limited Premiums Life and Limited Premiums Endowment are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES

Showing the Amount of Nonparticipating Paid-up Policy which the Com

pany will issue in lieu on an Annual Premium (Endowment.

AT THE END OF

[illegible]

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Premiums (Endowment at 85) Policy for \$1,000.

AT THE END OF												
8 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 Years.	
\$195.	\$194.	\$249.	\$292.	\$342.	\$392.	\$442.	\$492.	\$542.	\$593.	\$744.	\$846.	
145	194	244	293	343	393	443	493	543	594	745	847	
146	195	245	294	344	394	444	494	544	595	746	847	
147	196	246	295	345	395	445	495	545	596	747	848	
147	197	246	296	346	396	446	496	547	597	748	848	
148	198	247	297	347	397	447	497	548	598	749	849	
149	198	248	298	348	398	448	498	549	599	749	849	
149	199	249	299	349	399	449	500	550	600	750	849	
150	200	250	300	350	400	451	501	551	601	750	850	
150	200	251	301	351	401	452	502	552	601	751	850	
151	201	252	302	352	402	453	503	553	602	751	850	
151	202	252	303	353	403	453	503	553	603	752	851	
152	203	253	304	354	404	454	504	554	604	752	851	
153	203	254	305	355	405	455	505	555	605	753	851	
153	204	255	306	356	406	456	506	556	606	753	851	
154	205	256	306	357	407	457	507	556	606	753	851	
154	205	256	307	357	408	458	508	557	606	753	851	
155	206	257	308	358	409	459	509	558	607	754	851	
155	207	258	309	359	409	460	509	558	607	754	851	
156	207	259	309	360	410	460	510	559	608	755	851	
156	208	259	310	361	411	461	510	559	608	755	850	
157	209	260	311	361	412	461	510	559	608	755	850	
158	209	261	312	362	412	462	511	560	609	755	849	
158	210	261	312	363	413	462	511	560	609	755	849	
159	211	262	313	363	413	463	511	560	609	755	848	
159	211	263	313	364	413	463	511	559	607	750	847	
160	212	263	314	364	413	463	510	559	608	749	846	
160	212	263	314	364	413	463	510	558	608	748	845	
160	212	264	314	364	413	461	509	557	607	746	843	
161	213	264	314	364	413	461	509	556	606	745	842	
161	213	264	314	363	412	460	508	555	605	745	840	
161	213	264	314	363	412	460	507	554	604	741	838	
161	213	264	314	363	411	459	506	552	603	739	836	
161	213	264	315	362	410	459	504	551	602	736	834	
161	213	264	315	362	410	457	503	549	601	737	832	
162	213	264	315	361	409	456	502	547	600	731	829	
162	213	264	315	361	408	455	500	546	599	728	826	
162	213	263	312	360	407	454	499	544	598	725	823	
162	213	263	312	360	406	452	497	542	596	721	820	
162	213	263	312	359	405	451	495	539	595	717	816	
162	214	263	312	359	404	449	493	537	590	713	812	

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Year Endowment Policy for \$1,000.

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	
20	\$170	\$226	\$280	\$334	\$387	\$439	\$491	\$541	\$591	\$640	\$688	\$735	\$781	\$826	
21	170	226	280	334	387	439	491	541	591	640	688	735	781	826	
22	170	225	280	334	387	439	490	541	591	639	687	734	781	825	
23	170	225	280	334	387	439	490	541	590	639	687	734	781	825	
24	170	225	280	334	387	439	490	540	590	639	687	734	780	825	
25	170	225	280	333	386	438	490	540	590	639	687	734	780	825	
26	170	225	280	333	386	438	490	540	590	639	687	734	780	825	
27	170	225	279	333	386	438	489	540	590	638	686	733	780	825	
28	170	225	279	333	386	438	489	540	589	638	686	733	780	825	
29	169	225	279	333	386	438	489	539	589	638	686	733	779	825	
30	169	225	279	333	385	437	489	539	589	638	686	733	779	825	
31	169	224	279	332	385	437	488	539	588	637	685	732	779	825	
32	169	224	279	332	385	437	488	539	588	637	685	732	778	825	
33	169	224	279	332	385	437	488	538	588	637	685	732	778	825	
34	169	224	278	332	385	436	488	538	587	636	684	731	778	825	
35	169	224	278	332	384	436	487	538	587	636	684	731	777	825	
36	169	224	278	331	384	436	487	537	587	635	683	731	777	825	
37	169	224	278	331	384	436	487	537	586	635	683	730	776	825	
38	169	224	278	331	384	435	486	536	586	634	682	729	776	825	
39	169	223	278	331	383	435	486	536	585	634	682	729	775	825	
40	169	223	277	331	383	435	486	536	585	633	681	728	775	825	
41	169	223	277	331	383	434	485	535	584	633	680	727	774	825	
42	169	223	277	330	383	434	485	535	584	632	679	726	773	825	
43	169	223	277	330	382	434	484	534	583	631	678	725	772	825	
44	168	223	277	330	382	433	483	533	582	630	677	724	771	825	
45	168	223	277	330	381	432	483	532	581	629	676	723	769	825	
46	168	223	276	329	381	432	482	531	579	627	675	721	768	825	
47	168	223	276	329	380	431	481	530	578	626	673	720	766	825	
48	168	222	276	328	379	430	479	528	577	624	671	718	764	825	
49	168	222	275	327	378	429	478	527	575	622	669	716	762	825	
50	168	222	274	326	377	427	477	525	573	620	667	714	760	825	
51	167	221	274	326	376	426	475	523	571	618	665	711	758	825	
52	167	221	273	325	375	425	473	521	569	616	662	709	755	825	
53	167	220	272	324	374	423	472	519	566	613	659	706	752	825	
54	166	220	272	323	373	422	470	517	564	610	657	703	749	825	
55	166	219	271	322	371	420	468	515	561	607	653	699	746	825	
56	166	219	270	321	370	418	466	512	558	604	650	696	742	825	
57	166	218	269	319	368	416	463	510	555	601	646	692	738	825	
58	165	218	269	318	367	414	461	507	552	597	642	687	733	825	
59	165	217	268	317	365	412	459	504	549	593	638	683	728	825	
60	165	217	267	316	364	410	456	501	545	589	633	677	723	825	

TABLE OF PAID-UP VALUES

Owing the Amount of Participating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

Policy.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
32	\$ 48	\$ 64	\$ 80	\$ 97	\$113	\$130	\$147	\$163	\$248	\$ 338	\$ 341
33	48	64	80	97	113	130	147	163	248	338	341
34	48	64	80	97	113	130	147	163	248	338	341
35	48	64	80	97	113	130	147	163	248	338	341
36	48	64	80	97	113	130	147	163	248	338	341
37	55	74	99	111	130	149	168	187	281	374	374
38	57	76	95	115	134	153	173	192	288	382	382
39	59	78	98	118	138	157	177	196	295	391	391
40	60	81	101	121	141	162	182	202	302	400	400
41	62	83	104	124	145	166	186	207	310	408	408
42	64	85	106	128	150	172	192	218	317	417	417
43	66	86	109	131	153	175	197	218	324	425	425
44	67	90	112	134	157	180	202	223	332	434	434
45	69	92	115	138	162	184	207	228	340	443	443
46	72	96	120	142	166	189	212	235	347	451	451
49	74	98	122	146	170	194	218	241	354	460	460
51	76	103	125	150	175	199	223	247	361	468	468
52	78	106	128	154	180	204	229	253	369	476	476
53	80	108	132	159	184	209	235	260	377	484	484
55	82	109	136	163	189	214	241	266	385	492	492
56	84	112	139	167	194	220	246	272	393	500	500
58	87	115	143	171	199	225	251	278	400	508	508
59	89	118	147	175	203	230	256	284	407	517	517
61	91	121	151	179	207	235	262	290	414	525	525
62	93	124	154	183	211	240	268	296	421	532	532
65	96	127	157	187	216	245	274	302	428	539	539
66	98	130	160	191	221	250	280	307	435	546	546
68	100	133	164	195	226	256	286	312	443	553	553
70	102	136	168	199	231	260	290	317	450	560	560
71	104	139	172	204	235	264	295	323	457	567	567
73	106	142	176	207	239	269	300	329	464	574	574
74	109	145	179	211	243	274	305	335	470	580	580
75	112	147	182	215	247	279	310	341	476	586	586
77	114	149	185	219	251	284	315	346	482	593	593
79	116	152	188	223	255	289	321	351	488	600	600
80	118	155	191	227	261	294	326	356	494	606	606
82	120	159	195	231	265	299	331	361	500	612	612
83	122	161	199	235	269	304	336	366	506	618	618
85	124	164	202	239	273	309	341	371	510	625	625
86	127	167	206	243	277	313	346	376	515	633	633
88	129	170	209	247	281	317	351	381	520	641	641
89	131	173	212	250	285	321	354	386	527	648	648
91	133	176	215	253	289	325	358	390	534	655	655
92	135	178	218	256	293	329	362	394	541	663	663
94	137	180	221	259	297	332	366	398	548	670	670
95	139	182	223	262	301	335	370	402	555	678	678

Limited Premiums Life and Endowments are for amounts proportioned to amounts paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance on Ordinary Life Accumulation Policies (Form 505 A) for \$1,000 Each.

Age at Issue.	AT END OF																			
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.
20	\$49	\$78	\$96	\$116	\$131	\$150	\$166	\$185	\$201	\$220	\$240	\$255	\$273	\$363	\$442	\$525	\$610	\$695	\$775	\$855
21	50	74	99	119	136	155	171	191	206	226	246	261	280	371	449	532	615	698	778	858
22	50	75	102	122	139	159	178	195	214	232	252	268	288	379	455	538	621	704	784	864
23	51	76	103	125	144	163	182	200	218	238	256	275	294	389	461	544	627	710	790	870
24	52	78	105	128	147	167	186	205	223	244	264	282	302	395	467	550	633	716	796	876
25	53	79	107	131	151	171	191	210	230	250	270	289	308	403	490	573	656	739	819	899
26	54	81	108	135	155	175	195	215	235	255	275	295	315	411	496	579	662	745	825	905
27	55	83	111	138	159	180	200	220	241	261	281	301	321	419	502	585	668	751	831	911
28	57	84	113	141	162	183	204	225	246	267	288	309	329	427	508	591	674	757	837	917
29	58	87	117	143	165	187	209	231	252	273	294	315	336	435	514	597	680	763	843	923
30	59	90	118	147	170	192	214	236	258	280	301	322	343	442	525	608	691	774	854	934
31	60	91	120	150	173	196	219	242	264	286	308	329	350	451	531	614	697	780	860	940
32	61	92	123	154	177	200	223	246	269	291	313	335	357	459	536	620	703	786	866	946
33	63	94	126	157	181	205	229	252	275	298	320	342	364	466	542	626	709	792	872	952
34	64	96	129	161	186	210	234	258	281	304	327	350	372	474	547	632	715	798	878	958
35	65	98	131	165	190	215	240	264	288	311	334	357	380	483	555	640	723	806	886	966
36	67	100	133	167	196	221	246	271	295	319	342	365	388	491	571	656	739	822	902	982
37	68	102	137	171	200	226	252	277	301	325	348	371	394	498	576	662	745	828	908	988
38	69	105	139	174	205	231	257	282	306	330	354	378	401	504	581	668	751	834	914	994
39	71	107	143	177	209	236	263	288	312	336	360	384	408	511	585	672	755	838	918	998
40	73	109	146	182	212	239	266	293	319	344	368	392	415	518	610	695	778	861	941	1021
41	75	111	150	184	217	245	272	299	325	350	374	398	421	525	615	701	784	867	947	1027
42	76	115	152	186	222	250	278	305	331	356	381	405	428	533	619	705	788	871	951	1031
43	77	117	154	189	225	256	284	311	337	363	388	412	435	540	623	709	792	875	955	1035
44	79	119	157	192	227	262	290	317	343	369	394	418	441	546	627	713	796	879	959	1039
45	80	121	159	194	230	266	295	323	349	375	400	424	447	552	632	719	802	885	965	1045
46	82	122	160	196	232	268	299	327	354	380	405	429	452	558	638	725	808	891	971	1051
47	83	123	162	199	236	270	303	332	359	385	410	434	458	564	644	731	814	897	977	1057
48	85	124	164	202	239	274	308	337	364	390	415	440	464	570	650	737	820	903	983	1063
49	86	125	166	204	241	277	311	342	369	395	421	446	471	576	656	743	826	909	989	1069
50	87	125	168	206	245	280	315	347	374	401	427	452	476	581	670	757	840	923	1003	1083
51	88	128	170	209	247	284	318	352	380	406	432	457	481	586	674	761	844	927	1007	1087
52	89	130	172	212	250	287	321	355	385	412	438	463	487	591	677	765	848	931	1011	1091
53	90	133	174	214	253	289	325	360	390	417	443	468	493	597	681	769	852	935	1015	1095
54	91	134	177	216	256	293	328	364	396	423	449	474	498	602	684	771	854	937	1017	1097
55	92	136	178	218	258	297	333	366	400	427	453	478	502	607	689	775	858	941	1021	1101
56	93	138	180	221	261	299	336	370	403	432	458	483	507	611	693	779	862	945	1025	1105
57	95	139	182	224	263	303	339	374	406	437	463	488	513	617	699	785	868	951	1031	1111
58	96	141	184	226	266	305	342	376	410	442	469	494	518	623	705	791	874	957	1037	1117
59	97	143	186	228	269	308	344	380	413	445	473	498	523	627	709	795	878	961	1041	1121
60	98	144	187	230	271	310	347	382	416	448	478	503	527	632	713	799	882	965	1045	1125
61	99	145	190	232	272	312	349	384	418	450	481	508	531	636	717	803	886	969	1049	1129
62	100	147	191	234	275	314	352	387	421	454	485	511	537	642	723	809	892	975	1055	1135
63	101	148	193	236	278	317	354	389	425	458	489	517	542	647	729	815	898	981	1061	1141
64	102	149	195	237	279	319	356	393	427	459	490	519	547	652	733	819	902	985	1065	1145
65	103	150	196	239	282	321	359	395	430	462	493	523	551	656	737	823	906	989	1069	1149

TABLE OF PAID-UP VALUES.

Following Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of a 20-Payment Life Policy (Form 507A) for \$1,000.

AT THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.
103	155	207	259	312	364	416	469	522	574	627	680	733	786
103	155	208	260	312	364	417	470	523	575	628	681	734	787
104	156	209	261	313	365	418	471	524	576	629	682	735	788
104	157	209	262	314	367	420	472	525	577	630	683	736	789
105	157	210	263	315	368	420	473	526	578	631	684	737	790
105	158	211	264	316	369	421	474	526	579	631	684	738	791
106	159	211	264	317	370	422	475	527	580	632	685	739	792
106	159	212	265	318	371	423	476	528	581	633	686	740	793
106	160	213	266	319	371	424	477	529	582	634	686	741	794
107	160	213	267	320	372	425	478	530	582	635	687	741	794
107	161	214	267	320	373	426	479	531	583	636	688	740	794
108	161	215	268	321	374	427	480	532	584	636	688	740	794
108	162	215	268	322	375	428	481	533	585	637	689	741	795
108	162	216	270	323	376	429	482	534	586	638	690	741	795
109	163	217	271	324	377	430	483	535	587	639	690	741	795
109	164	218	272	325	378	431	484	536	588	639	690	741	795
110	164	219	273	326	380	432	485	537	589	639	690	741	795
110	165	220	274	328	381	433	485	537	589	639	690	741	795
111	166	221	275	329	382	434	486	538	590	639	690	741	795
112	167	222	276	329	382	435	486	538	590	639	690	740	795
112	168	223	277	330	383	435	486	537	588	639	689	739	794
113	168	223	277	330	383	435	486	537	587	638	688	738	794
113	169	223	277	330	383	434	485	536	586	637	687	737	794
113	169	223	277	330	382	434	485	535	585	635	686	736	794
113	169	223	277	329	381	433	483	534	584	634	684	734	793
113	168	223	276	329	380	432	482	532	582	632	682	732	793
113	168	222	275	328	379	430	481	531	581	630	680	731	792
113	168	222	275	327	378	429	479	529	579	629	678	729	791
113	167	221	274	326	377	428	478	527	577	626	676	726	790
113	167	221	273	325	376	426	476	526	575	624	674	724	789
112	167	220	272	324	375	425	475	524	573	622	672	722	788
112	166	219	271	323	374	423	473	522	571	620	669	719	787
112	166	219	271	322	372	422	471	520	568	617	666	716	786
111	165	218	270	321	371	420	469	517	566	614	663	713	784
111	165	218	269	320	370	419	467	515	563	611	660	710	783
111	165	217	269	319	368	417	465	512	560	608	656	706	781
111	165	217	268	318	367	415	463	510	557	604	653	702	779
111	164	216	267	317	365	413	460	507	554	601	649	698	777
111	164	216	266	315	363	411	457	504	550	597	645	694	775
111	163	215	265	314	362	408	455	501	546	593	640	689	772
110	163	214	264	312	360	406	452	497	543	589	636	685	771

TABLE OF PAID-UP VALUES.

Showing Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a 20-Year Endowment Policy (Form 506 A) for \$1,000.

Age at Issue.	AT THE END OF														
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	
20	128	140	150	160	168	174	179	183	186	189	191	193	195	197	
21	128	140	150	160	168	174	179	183	186	189	191	193	195	197	
22	127	139	149	159	167	173	178	182	185	188	190	192	194	196	
23	127	139	149	159	167	173	178	182	185	188	190	192	194	196	
24	127	139	149	159	167	173	178	182	185	188	190	192	194	196	
25	127	139	149	159	167	173	178	182	185	188	190	192	194	196	
26	127	139	149	159	167	173	178	182	185	188	190	192	194	196	
27	127	138	148	158	166	172	177	181	184	187	189	191	193	195	
28	126	138	148	158	166	172	177	181	184	187	189	191	193	195	
29	126	138	148	158	166	172	177	181	184	187	189	191	193	195	
30	126	138	148	158	166	172	177	181	184	187	189	191	193	195	
31	126	138	148	158	166	172	177	181	184	187	189	191	193	195	
32	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
33	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
34	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
35	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
36	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
37	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
38	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
39	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
40	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
41	125	137	147	157	165	171	176	180	183	186	188	190	192	194	
42	124	136	146	156	164	170	175	179	182	185	187	189	191	193	
43	124	136	146	156	164	170	175	179	182	185	187	189	191	193	
44	124	136	146	156	164	170	175	179	182	185	187	189	191	193	
45	123	135	145	155	163	169	174	178	181	184	186	188	190	192	
46	122	134	144	154	162	168	173	177	180	183	185	187	189	191	
47	122	134	144	154	162	168	173	177	180	183	185	187	189	191	
48	121	133	143	153	161	167	172	176	179	182	184	186	188	190	
49	121	133	143	153	161	167	172	176	179	182	184	186	188	190	
50	120	132	142	152	160	166	171	175	178	181	183	185	187	189	
51	119	131	141	151	159	165	170	174	177	180	182	184	186	188	
52	118	130	140	150	158	164	169	173	176	179	181	183	185	187	
53	118	130	140	150	158	164	169	173	176	179	181	183	185	187	
54	117	129	139	149	157	163	168	172	175	178	180	182	184	186	
55	117	129	139	149	157	163	168	172	175	178	180	182	184	186	
56	116	128	138	148	156	162	167	171	174	177	179	181	183	185	
57	115	127	137	147	155	161	166	170	173	176	178	180	182	184	
58	115	127	137	147	155	161	166	170	173	176	178	180	182	184	
59	114	126	136	146	154	160	165	169	172	175	177	179	181	183	
60	114	126	136	146	154	160	165	169	172	175	177	179	181	183	

TABLE OF PAID-UP VALUES.

Showing Amount on Participating and Nonparticipating Policies
which the Company will issue in lieu of an Ordinary
Life Policy for \$1,000.

Age at Issue.		AT THE END OF																		
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.					
51	\$72	\$85	\$110	\$137	\$158	\$179	\$201	\$224	\$247	\$270	\$293	\$317	\$418	\$514	\$604					
52	74	88	118	146	161	183	206	229	252	275	299	323	423	523	612					
53	75	100	121	143	165	187	210	233	257	281	305	329	433	531	621					
54	77	102	124	146	168	191	215	238	262	286	311	336	441	540	630					
55	79	104	127	149	172	196	219	243	268	292	317	342	449	548	638					
56																				
57	81	107	129	152	176	200	224	248	273	298	324	349	457	557	646					
58	83	109	132	156	180	204	229	254	279	304	330	356	465	565	654					
59	84	112	135	159	184	208	233	259	284	310	336	363	473	574	663					
60	86	114	138	163	188	213	238	264	290	316	343	369	481	582	671					
61	88	117	141	166	192	217	243	270	296	323	349	377	489	590	678					
62																				
63	90	119	145	170	196	222	248	275	302	329	356	384	497	599	686					
64	93	122	148	174	200	227	254	281	308	335	363	391	505	607	694					
65	95	125	151	178	204	231	259	286	314	342	370	398	513	615	701					
66	97	128	154	181	208	236	264	292	320	348	377	405	521	623	709					
67	99	131	158	185	213	241	269	298	326	355	384	413	529	630	716					
68																				
69	101	134	161	189	218	246	275	304	333	362	391	420	537	638	723					
70	104	136	165	193	222	251	280	310	339	369	398	427	545	646	730					
71	106	139	168	198	227	256	286	316	346	375	405	435	553	653	737					
72	108	143	172	202	232	262	292	322	352	382	412	442	560	661	743					
73	111	146	176	206	236	267	298	328	358	389	419	449	568	668	750					
74																				
75	113	149	180	210	241	272	303	334	365	396	426	457	575	675	755					
76	116	152	184	215	246	278	309	340	371	402	433	464	583	682	762					
77	118	156	187	219	251	283	315	346	378	409	440	471	590	688	767					
78	121	159	191	224	256	288	320	352	384	415	447	477	597	695	773					
79	124	162	195	228	261	293	326	358	390	422	453	484	603	701	778					
80																				
81	126	166	199	232	265	298	331	364	396	428	460	491	610	707	784					
82	129	169	203	237	270	303	337	369	402	434	466	498	617	713	789					
83	132	172	207	241	275	308	342	375	408	440	472	504	623	719	795					
84	134	175	210	245	279	313	347	380	414	446	478	510	629	724	800					
85	137	178	214	249	284	318	352	386	419	452	484	516	635	730	806					
86																				
87	139	182	217	253	288	323	357	391	425	458	490	522	641	735	812					
88	141	185	221	257	292	327	362	396	430	463	496	528	647	741	818					
89	144	188	224	261	297	332	367	402	436	469	502	534	652	746	824					
90	146	191	228	265	301	337	372	407	441	475	507	540	657	752	830					
91	149	194	231	268	305	341	377	412	446	480	513	545	663	758	837					
92																				
93	151	197	235	272	309	346	382	417	451	485	518	550	668	765	844					
94	153	200	238	276	313	350	386	422	456	490	523	556	674	771	852					
95	156	203	241	280	318	355	391	426	461	495	528	561	679	778	860					
96	158	205	245	284	321	359	395	431	466	500	533	566	685	785	868					
97	160	208	248	287	325	363	400	435	470	504	538	570	692	792	876					
98																				
99	162	211	251	291	329	367	404	440	475	509	543	575	699	801	884					
100																				

Limited Premiums, Life and Endowment are for amounts proportioned
to annual premiums paid.

TABLE OF PAID-UP VALUES.

Showing Amount of Participating Paid-up Policy which the Company will Issue in lieu of an Ordinary Life Policy for \$1,000.

Age at Issue.	AT THE END OF											
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
21	\$55	\$75	\$99	\$119	\$136	\$155	\$171	\$191	\$232	\$379	\$457	\$539
22	57	77	102	122	139	159	178	196	239	387	463	545
23	58	79	106	126	144	163	182	200	240	387	469	551
24	59	80	108	128	147	167	186	205	304	403	475	546
25	60	82	111	131	151	171	191	210	311	412	489	557
26	62	85	114	135	155	175	195	215	319	420	505	569
27	63	87	117	138	159	180	200	220	326	430	513	576
28	64	89	119	141	162	183	204	225	334	437	518	580
29	65	90	121	143	165	187	209	231	342	445	524	586
30	67	93	124	147	170	192	214	236	350	452	535	598
31	68	95	127	150	173	196	219	242	358	461	541	612
32	69	97	131	154	177	200	223	247	366	469	546	618
33	71	100	133	157	181	205	229	253	374	478	550	624
34	72	102	136	161	186	210	234	259	382	493	556	637
35	73	104	140	165	190	215	240	266	390	501	563	646
36	75	108	145	171	196	221	246	272	398	509	569	656
37	77	110	148	174	200	226	252	278	406	517	575	666
38	79	113	152	179	205	231	258	285	413	526	583	672
39	81	115	154	182	209	236	264	291	421	533	597	677
40	83	118	158	185	212	241	270	298	429	541	603	685
41	85	121	161	189	217	247	276	304	436	549	609	690
42	87	124	165	194	222	252	282	310	443	556	612	696
43	90	127	169	198	227	258	288	317	451	563	616	700
44	92	130	173	203	233	263	293	323	458	571	622	702
45	94	132	176	207	237	269	299	329	464	577	623	706
46	96	135	180	211	242	274	305	335	471	584	627	709
47	98	137	182	214	247	279	310	340	478	591	632	711
48	100	140	186	218	251	284	315	346	484	597	636	715
49	102	143	190	222	256	289	320	351	490	603	639	718
50	104	145	193	226	260	293	326	357	496	609	643	721
51	105	147	196	230	264	298	331	362	502	614	647	724
52	107	149	199	234	269	303	335	367	508	620	650	727
53	110	153	203	238	273	307	340	372	513	625	654	730
54	113	156	206	241	277	312	345	377	518	629	657	733
55	114	158	209	245	281	316	350	382	524	633	661	736
56	116	160	212	249	285	321	354	387	528	639	665	739
57	117	162	215	252	289	325	359	391	533	645	670	742
58	119	165	218	256	293	329	363	396	538	650	674	745
59	121	167	221	259	297	333	367	400	542	656	679	748
60	124	171	225	263	301	337	371	404	547	662	685	752

Paid-up Values.—Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF																			
3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.	20 Yrs.		
43	65	91	113	138	157	180	207	228	250	272	293	320	341	362	382	403	427		
44	66	93	115	138	160	183	210	232	254	276	298	325	346	368	388	409	433		
45	67	95	117	140	163	186	213	235	258	280	303	330	351	374	394	415	439		
46	68	97	119	142	166	189	217	240	262	285	308	335	356	380	400	421	445		
47	69	99	121	144	169	192	221	244	266	289	313	340	361	386	406	427	451		
48	70	101	123	146	172	195	225	248	270	294	319	345	366	392	412	433	457		
49	71	103	125	149	175	198	229	252	274	299	324	350	372	398	418	439	463		
50	72	105	128	152	178	201	233	256	278	304	329	355	378	404	424	445	472		
51	73	107	131	155	181	204	237	260	282	310	334	360	384	410	430	451	479		
52	74	109	134	158	184	207	241	264	287	315	339	366	390	416	436	457	486		
53	75	111	137	161	187	211	245	268	292	320	344	372	396	422	442	464	493		
54	76	113	140	164	190	215	250	273	297	325	349	378	402	428	448	471	500		
55	77	115	143	167	193	219	255	278	302	330	355	384	408	434	454	478	507		
56	78	117	146	170	196	223	260	283	307	335	361	390	414	440	461	485	514		
57	79	119	149	173	200	227	265	288	313	340	367	396	423	446	468	492	521		
58	80	121	152	176	204	232	270	294	319	345	373	402	430	452	475	499	528		
59	81	123	155	179	208	237	275	300	325	351	380	409	437	458	482	506	534		
60	82	125	158	182	212	242	280	306	331	357	387	416	444	464	489	513	540		
61	84	127	161	186	216	247	285	312	337	363	394	423	450	470	496	519	546		
62	86	129	164	188	220	252	290	318	343	369	401	430	456	476	502	525	552		
63	88	131	167	191	224	257	295	324	349	375	405	435	462	482	508	530	557		
64	90	133	170	194	228	262	300	328	354	381	410	440	468	488	514	535	562		
65	92	135	173	198	232	266	305	332	359	386	415	445	473	494	519	540	567		
66	94	137	175	202	236	270	308	336	363	391	420	450	478	499	524	545	572		
67	96	139	177	206	240	273	311	340	367	396	424	455	483	504	529	550	577		
68	98	142	179	210	244	276	315	344	371	402	429	460	487	509	534	555	582		
69	100	145	181	214	248	279	319	348	375	408	432	465	491	514	538	560	587		
70	102	148	183	217	252	282	323	352	379	414	436	470	495	519	542	565	592		
71	104	151	185	220	256	285	327	356	383	420	440	475	499	524	546	570	597		
72	106	154	187	223	260	288	330	360	387	425	444	480	503	529	550	575	601		
73	108	157	189	226	264	291	333	364	391	430	448	485	507	534	554	580	605		
74	110	160	191	229	268	294	336	368	395	433	452	489	511	539	558	585	609		
75	112	163	193	232	266	297	339	372	399	436	456	493	515	544	562	590	613		
76	114	165	195	235	269	300	342	376	403	439	460	497	519	548	566	595	617		
77	116	167	197	238	272	303	345	380	407	442	464	501	523	551	570	600	621		
78	118	169	199	241	275	306	348	384	411	445	468	505	527	554	574	604	625		
79	120	171	201	244	278	309	351	387	415	448	468	509	531	557	578	607	630		
80	122	173	203	247	281	312	354	390	419	451	472	513	535	560	582	610	635		
81	124	175	206	249	284	315	357	393	423	454	476	517	539	563	586	613	640		
82	126	177	209	251	287	318	360	396	427	457	480	521	542	567	590	616	645		
83	128	179	212	253	289	321	363	399	431	460	484	525	546	571	595	621	650		
84	130	181	215	255	291	324	366	402	434	463	488	529	550	575	599	625	654		
85	132	180	218	257	293	327	369	405	437	466	492	533	554	579	603	629	658		
86	134	181	220	259	295	330	372	408	440	469	496	536	557	582	606	632	661		
87	136	182	222	261	297	333	375	411	443	472	500	539	560	585	609	635	664		
88	138	183	224	263	299	336	378	414	446	475	503	542	563	588	612	638	667		
89	140	184	226	265	301	339	381	417	449	478	506	545	566	591	615	641	670		
90	142	185	228	267	303	342	384	420	452	481	509	548	569	594	618	644	673		
91	144	186	230	269	305	345	387	423	455	484	512	551	572	597	621	647	676		
92	146	187	232	271	307	348	390	426	458	487	515	554	575	599	624	649	678		

Paid-up Values, 20-Payment Life and 20-Year Endowment Policies, same at all ages, end of

4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.	12 Yrs.	13 Yrs.	14 Yrs.	15 Yrs.	16 Yrs.	17 Yrs.	18 Yrs.	19 Yrs.
\$108	\$117	\$126	\$135	\$144	\$153	\$162	\$171	\$180	\$189	\$198	\$207	\$216	\$225	\$234	\$243

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TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in lieu of a "Reserve Dividend" Ordinary Life Policy for \$1,000.

Age at Issue.	AT THE END OF																		
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	15 Years.	17 yrs.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	
21	\$61	\$87	\$115	\$142	\$170	\$194	\$217	\$239	\$261	\$283	\$355	\$396	\$466	\$546	\$636	\$736	\$846	\$966	
22	63	90	119	146	174	198	220	243	265	287	360	401	472	552	642	742	852	972	
23	65	93	122	149	178	201	224	247	270	292	365	406	479	559	649	749	859	979	
24	67	95	124	152	180	204	228	251	274	296	369	411	485	565	655	755	865	985	
25	69	96	126	154	183	207	231	254	277	299	374	416	491	571	661	761	871	991	
26	70	97	127	156	185	209	233	257	280	303	378	421	496	576	666	766	876	996	
27	70	98	128	157	186	211	235	259	283	306	382	426	501	581	671	771	881	1001	
28	70	99	130	159	188	214	238	262	286	309	387	432	507	587	677	777	887	1007	
29	71	100	131	161	191	216	241	265	289	313	392	437	512	592	682	782	892	1012	
30	72	101	133	163	193	219	244	268	293	317	397	442	518	598	688	788	898	1018	
31	73	103	135	165	196	222	247	272	297	322	403	448	523	603	693	793	903	1023	
32	74	104	137	167	198	225	250	276	302	326	408	453	529	609	699	799	909	1029	
33	76	106	139	169	201	228	254	281	306	331	413	458	535	615	705	805	915	1035	
34	77	107	141	172	204	231	258	285	311	336	418	464	541	621	711	811	921	1041	
35	77	109	142	174	207	235	263	289	316	341	423	469	548	628	718	818	928	1048	
36	78	110	144	177	211	239	267	294	320	345	428	475	554	634	724	824	934	1054	
37	79	112	147	180	215	243	271	299	324	350	434	481	560	640	730	830	940	1060	
38	81	114	150	184	219	248	275	303	329	355	439	487	566	646	736	836	946	1066	
39	83	117	153	188	223	252	280	307	334	359	445	493	572	652	742	842	952	1072	
40	85	119	157	191	226	255	284	311	338	365	451	499	578	658	748	848	958	1078	
41	87	122	160	194	230	259	288	316	343	369	457	504	584	664	754	854	964	1084	
42	89	124	162	197	233	262	291	320	347	374	462	510	590	670	760	860	970	1090	
43	90	126	164	199	235	266	295	324	352	379	467	515	595	675	765	865	975	1095	
44	91	127	166	202	238	269	299	328	356	383	472	520	600	680	770	870	980	1100	
45	92	128	167	204	241	272	302	332	366	388	477	525	605	685	775	875	985	1105	
46	93	130	169	206	244	276	306	336	365	392	482	530	610	690	780	880	990	1110	
47	94	131	172	209	248	280	310	340	369	397	487	535	615	695	785	885	995	1115	
48	95	133	175	213	252	284	315	345	374	402	493	540	621	701	791	891	1001	1121	
49	97	136	178	216	256	288	319	350	379	407	497	545	627	707	797	897	1007	1127	
50	99	138	181	220	259	293	324	354	384	412	502	551	633	713	803	903	1013	1133	
51	101	141	184	223	263	296	328	359	388	416	507	556	638	718	808	908	1018	1138	
52	102	143	186	226	267	300	332	363	392	420	512	562	644	724	814	914	1024	1144	
53	104	145	189	229	270	304	336	367	396	424	517	567	649	729	819	919	1029	1149	
54	106	147	191	232	274	307	340	370	400	428	522	573	655	735	825	925	1035	1155	
55	107	149	194	235	277	310	343	374	404	433	528	579	661	741	831	931	1041	1161	
56	108	151	196	238	280	314	347	377	408	437	534	585	667	747	837	937	1047	1167	
57	110	153	199	240	282	316	349	381	412	442	539	588	671	751	841	941	1051	1171	
58	111	155	201	243	285	319	353	385	417	447	544	594	677	757	847	947	1057	1177	
59	112	156	202	245	288	323	357	390	422	452	548	598	681	761	851	951	1061	1181	
60	113	157	204	247	290	326	361	395	427	458	551	597	675	755	845	945	1055	1185	

NOTE.—Paid-up Values on Limited Premiums Life and Endowment Policies are for amounts proportioned to annual premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Insurance which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF															
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.	25 Years.	30 Years.
50	69	87	108	129	150	172	196	215	235	254	274	293	337	476	558
51	70	90	110	132	154	176	200	220	240	260	280	299	395	484	566
52	72	92	113	134	157	180	205	225	245	266	286	305	402	492	574
54	74	94	116	138	161	185	209	230	251	271	292	312	409	500	582
55	76	96	119	141	165	189	214	235	256	277	298	318	417	508	590
57	77	99	121	145	169	193	219	240	262	283	304	324	424	516	597
58	79	102	124	148	173	198	224	246	267	289	310	331	432	524	606
59	81	103	127	151	177	202	229	251	273	295	316	337	439	532	612
61	83	106	130	155	180	207	234	256	278	301	322	344	447	539	620
63	85	109	133	158	184	211	239	262	284	307	329	351	454	547	627
64	87	112	136	162	188	216	244	267	290	313	335	357	462	554	634
65	89	113	139	165	193	221	249	273	296	319	342	364	469	562	640
67	92	116	143	169	197	225	254	278	302	325	348	371	477	569	647
69	93	119	145	173	201	230	259	284	308	332	355	378	484	576	654
71	96	122	149	177	205	234	265	290	314	338	361	385	491	583	660
72	98	125	153	180	210	240	270	295	320	344	368	391	498	590	666
74	100	128	155	184	214	245	276	301	326	351	375	398	506	597	672
76	102	130	159	189	219	250	281	307	332	357	381	405	512	603	678
77	105	133	163	193	224	255	287	313	338	363	388	411	519	610	684
79	107	136	167	196	228	260	292	319	345	370	394	418	526	616	689
81	110	140	170	201	232	265	298	325	351	376	401	424	533	622	695
83	112	142	174	205	237	270	303	330	357	382	407	431	539	628	700
84	114	146	177	210	242	275	309	336	362	388	413	437	545	634	705
87	117	148	180	213	247	280	314	342	368	394	419	443	552	640	709
89	120	152	184	217	252	285	319	347	374	400	425	449	558	645	714
90	122	155	188	222	255	290	325	353	379	406	431	455	563	650	719
92	125	158	191	226	260	295	330	358	385	411	436	461	569	656	723
95	128	161	195	229	264	299	335	363	390	417	442	466	575	660	728
96	129	164	198	233	268	304	339	368	396	422	447	472	580	665	733
98	132	166	201	237	273	308	344	373	401	427	453	477	585	670	738
100	134	169	204	241	276	313	349	378	406	432	458	483	590	674	743
101	136	172	208	243	280	317	354	383	411	437	463	488	595	679	746
103	138	175	211	247	284	321	358	387	415	442	468	493	599	684	750
105	141	177	213	251	288	325	363	392	420	447	473	498	604	689	754
107	143	180	217	255	292	329	367	396	425	452	478	502	608	694	758
108	145	183	220	258	296	333	371	401	429	456	482	507	613	699	762
109	147	185	223	261	300	337	375	405	434	461	487	511	618	704	766
111	150	187	226	264	302	341	380	409	438	465	491	515	622	708	770
113	151	190	229	268	306	345	384	414	442	469	495	519	625	712	774
114	153	193	232	271	310	349	387	417	446	473	499	524	633	716	778
116	156	195	235	274	313	353	391	421	450	477	503	528	639	720	782
118	158	197	237	277	317	356	395	425	454	481	507	532	642	724	786
120	159	200	240	280	320	359	398	428	457	485	511	537	645	728	790
120	161	202	242	283	323	362	401	432	461	489	516	542	648	732	794
122	163	204	245	285	325	366	405	436	465	494	521	548	651	736	798
124	165	206	247	288	328	368	408	440	470	499	527	554	654	740	802

Limited Premiums Life and Endowments are for amounts proportioned

premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-Up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,600.

Age at Issue of Original Policy.	AT THE END OF						
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	10 Years.
25	\$69	\$79	\$89	\$118	\$138	\$168	\$198
26	61	81	101	121	141	161	201
27	62	89	104	124	145	165	206
28	64	85	106	127	148	169	210
29	66	87	109	131	152	173	215
30	67	90	112	134	156	177	220
31	69	92	114	137	159	181	225
32	71	94	117	140	163	186	229
33	73	96	120	143	166	189	234
34	74	99	123	147	170	195	239
35	76	101	126	150	174	198	244
36	77	103	129	153	178	202	249
37	80	106	132	157	182	206	254
38	82	108	134	160	186	211	259
39	84	111	138	164	190	215	264
40	86	113	141	167	194	219	269
41	88	116	144	171	198	224	274
42	90	118	147	175	202	228	279
43	92	121	150	178	206	232	284
44	94	124	153	182	209	237	288
45	96	126	156	185	213	241	293
46	98	129	159	188	217	245	297
47	100	131	162	192	220	249	302
48	101	134	165	195	224	252	306
49	103	136	167	198	227	256	310
50	105	138	170	201	231	259	314
51	107	140	173	204	234	263	318
52	109	142	175	207	237	266	321
53	110	145	178	210	240	270	325
54	112	147	180	212	243	273	329
55	114	149	183	215	246	276	333
56	115	151	186	218	249	280	336
57	117	153	187	221	252	283	339
58	118	155	190	223	255	286	343
59	120	157	192	226	258	289	346
60	122	159	194	228	261	292	349

Limited Premiums Life Guarantee and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of a 20 Premiums Life Rate Endowment Policy for \$1,000 if the Original Policy is surrendered before payment of Premiums have been discontinued.

Age at Issue of Original Policy.	AT THE END OF							
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
25	\$ 77	\$109	\$129	\$159	\$179	\$205	\$230	\$257
26	79	106	131	157	183	209	235	261
27	81	108	135	161	186	214	240	268
28	83	110	138	165	192	220	247	273
29	86	113	142	170	196	225	252	279
30	87	117	146	174	203	230	259	286
31	90	120	148	178	207	235	264	292
32	92	122	152	182	212	242	269	298
33	95	125	156	186	214	246	276	304
34	96	129	160	191	221	253	282	311
35	99	131	164	195	226	257	287	317
36	100	134	168	199	231	263	294	324
37	104	138	172	204	237	268	300	330
38	107	140	174	208	242	274	305	337
39	109	144	179	213	247	279	312	343
40	112	147	183	217	252	285	318	350
41	114	151	187	222	257	291	324	356
42	117	153	191	227	263	296	330	363
43	120	157	195	231	268	302	337	369
44	122	161	199	237	272	308	342	374
45	125	164	203	240	277	313	347	381
46	127	168	207	244	282	318	352	386
47	130	170	211	250	286	322	357	393
48	131	174	214	253	291	328	364	398
49	134	177	217	257	295	333	368	403
50	136	179	221	261	300	337	373	408
51	139	182	225	265	304	342	378	413
52	142	185	227	269	308	346	383	417
53	143	188	231	273	312	351	387	422
54	146	191	234	276	316	355	393	428
55	148	194	238	279	320	359	396	433
56	149	196	240	283	324	364	402	437
57	152	199	243	287	328	368	406	441
58	153	201	247	290	331	372	409	446
59	156	204	250	294	335	376	413	450
60	159	207	252	296	339	380	417	454

TABLE OF PAID-UP VALUES.

The Amount of Nonparticipating Paid-Up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

AT THE END OF

	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
0	\$79	\$89	\$118	\$133	\$158	\$177	\$194
1	81	101	121	141	161	181	199
2	83	104	124	145	166	186	201
3	85	106	127	148	169	190	205
4	87	109	131	152	173	194	209
5	90	112	134	156	177	199	213
6	92	114	137	159	181	203	217
7	94	117	140	163	186	207	221
8	96	120	143	166	189	212	225
9	99	123	147	170	195	217	229
10	101	126	150	174	198	221	233
11	103	129	153	178	202	226	237
12	104	132	157	182	206	231	241
13	106	134	160	186	211	236	245
14	111	138	164	190	215	240	249
15	113	141	167	194	219	245	253
16	116	144	171	198	224	249	257
17	118	147	175	202	228	254	261
18	121	150	178	206	232	259	265
19	124	153	182	209	237	263	269
20	126	156	185	213	241	267	273
21	129	159	188	217	245	271	277
22	131	162	192	220	248	276	281
23	134	165	196	224	252	280	285
24	136	167	198	227	256	286	289
25	138	170	201	231	259	287	293
26	140	173	204	234	263	291	297
27	142	175	207	237	266	295	301
28	145	178	210	240	270	298	305
29	147	180	212	243	273	302	309
30	149	183	215	246	276	305	313
31	151	186	218	249	280	309	317
32	153	187	221	252	283	312	321
33	155	190	223	255	286	315	325
34	157	192	226	258	289	318	329
35	159	194	228	261	292	321	333

Premiums Life Guarantee and Endowments are for amounts premiums paid.

TABLE OF PAID-UP VALUES

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of a 20 Premiums Life Rate Endowment Policy for \$1,000 if the Original Policy is surrendered before payment of Premiums have been discontinued.

AT THE END OF							
3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
\$ 77	\$103	\$129	\$153	\$173	\$205	\$230	\$257
79	105	131	155	175	207	232	261
81	107	133	157	177	209	234	263
83	109	135	159	179	211	236	265
85	111	137	161	181	213	238	267
87	113	139	163	183	215	240	269
89	115	141	165	185	217	242	271
91	117	143	167	187	219	244	273
93	119	145	169	189	221	246	275
95	121	147	171	191	223	248	277
97	123	149	173	193	225	250	279
99	125	151	175	195	227	252	281
101	127	153	177	197	229	254	283
103	129	155	179	199	231	256	285
105	131	157	181	201	233	258	287
107	133	159	183	203	235	260	289
109	135	161	185	205	237	262	291
111	137	163	187	207	239	264	293
113	139	165	189	209	241	266	295
115	141	167	191	211	243	268	297
117	143	169	193	213	245	270	299
119	145	171	195	215	247	272	301
121	147	173	197	217	249	274	303
123	149	175	199	219	251	276	305
125	151	177	201	221	253	278	307
127	153	179	203	223	255	280	309
129	155	181	205	225	257	282	311
131	157	183	207	227	259	284	313
133	159	185	209	229	261	286	315
135	161	187	211	231	263	288	317
137	163	189	213	233	265	290	319
139	165	191	215	235	267	292	321
141	167	193	217	237	269	294	323
143	169	195	219	239	271	296	325
145	171	197	221	241	273	298	327
147	173	199	223	243	275	300	329
149	175	201	225	245	277	302	331
151	177	203	227	247	279	304	333
153	179	205	229	249	281	306	335
155	181	207	231	251	283	308	337
157	183	209	233	253	285	310	339
159	185	211	235	255	287	312	341
161	187	213	237	257	289	314	343
163	189	215	239	259	291	316	345
165	191	217	241	261	293	318	347
167	193	219	243	263	295	320	349
169	195	221	245	265	297	322	351
171	197	223	247	267	299	324	353
173	199	225	249	269	301	326	355
175	201	227	251	271	303	328	357
177	203	229	253	273	305	330	359
179	205	231	255	275	307	332	361
181	207	233	257	277	309	334	363
183	209	235	259	279	311	336	365
185	211	237	261	281	313	338	367
187	213	239	263	283	315	340	369
189	215	241	265	285	317	342	371
191	217	243	267	287	319	344	373
193	219	245	269	289	321	346	375
195	221	247	271	291	323	348	377
197	223	249	273	293	325	350	379
199	225	251	275	295	327	352	381
201	227	253	277	297	329	354	383
203	229	255	279	299	331	356	385
205	231	257	281	301	333	358	387
207	233	259	283	303	335	360	389
209	235	261	285	305	337	362	391
211	237	263	287	307	339	364	393
213	239	265	289	309	341	366	395
215	241	267	291	311	343	368	397
217	243	269	293	313	345	370	399
219	245	271	295	315	347	372	401
221	247	273	297	317	349	374	403
223	249	275	299	319	351	376	405
225	251	277	301	321	353	378	407
227	253	279	303	323	355	380	409
229	255	281	305	325	357	382	411
231	257	283	307	327	359	384	413
233	259	285	309	329	361	386	415
235	261	287	311	331	363	388	417
237	263	289	313	333	365	390	419
239	265	291	315	335	367	392	421
241	267	293	317	337	369	394	423
243	269	295	319	339	371	396	425
245	271	297	321	341	373	398	427
247	273	299	323	343	375	400	429
249	275	301	325	345	377	402	431
251	277	303	327	347	379	404	433
253	279	305	329	349	381	406	435
255	281	307	331	351	383	408	437
257	283	309	333	353	385	410	439
259	285	311	335	355	387	412	441
261	287	313	337	357	389	414	443
263	289	315	339	359	391	416	445
265	291	317	341	361	393	418	447
267	293	319	343	363	395	420	449
269	295	321	345	365	397	422	451
271	297	323	347	367	399	424	453
273	299	325	349	369	401	426	455
275	301	327	351	371	403	428	457
277	303	329	353	373	405	430	459
279	305	331	355	375	407	432	461
281	307	333	357	377	409	434	463
283	309	335	359	379	411	436	465
285	311	337	361	381	413	438	467
287	313	339	363	383	415	440	469
289	315	341	365	385	417	442	471
291	317	343	367	387	419	444	473
293	319	345	369	389	421	446	475
295	321	347	371	391	423	448	477
297	323	349	373	393	425	450	479
299	325	351	375	395	427	452	481
301	327	353	377	397	429	454	483
303	329	355	379	399	431	456	485
305	331	357	381	401	433	458	487
307	333	359	383	403	435	460	489
309	335	361	385	405	437	462	491
311	337	363	387	407	439	464	493
313	339	365	389	409	441	466	495
315	341	367	391	411	443	468	497
317	343	369	393	413	445	470	499
319	345	371	395	415	447	472	501
321	347	373	397	417	449	474	503
323	349	375	399	419	451	476	505
325	351	377	401	421	453	478	507
327	353	379	403	423	455	480	509
329	355	381	405	425	457	482	511
331	357	383	407	427	459	484	513
333	359	385	409	429	461	486	515
335	361	387	411	431	463	488	517
337	363	389	413	433	465	490	519
339	365	391	415	435	467	492	521
341	367	393	417	437	469	494	523
343	369	395	419	439	471	496	525
345	371	397	421	441	473	498	527
347	373	399	423	443	475	500	529
349	375	401	425	445	477	502	531
351	377	403	427	447	479	504	533
353	379	405	429	449	481	506	535
355	381	407	431	451	483	508	537
357	383	409	433	453	485	510	539
359	385	411	435	455	487	512	541
361	387	413	437	457	489	514	543
363	389	415	439	459	491	516	545
365	391	417	441	461	493	518	547
367	393	419	443	463	495	520	549
369	395	421	445	465	497	522	551
371	397	423	447	467	499	524	553
373	399	425	449	469	501	526	555
375	401	427	451	471	503	528	557
377	403	429	453	473	505	530	559
379	405	431	455	475	507	532	561
381	407	433	457	477	509	534	563
383	409	435	459	479	511	536	565
385	411	437	461	481	513	538	567
387	413	439	463	483	515	540	569
389	415	441	465	485	517	542	571
391	417	443	467	487	519	544	573
393	419	445	469	489	521	546	575
395	421	447	471	491	523	548	577
397	423	449	473	493	525	550	579
399	425	451	475	495	527	552	581
401	427	453	477	497	529	554	583
403	429	455	479	499	531	556	585
405	431	457	481	501	533	558	587
407	433	459	483	503	535	560	589
409	435	461	485	505	537	562	591
411	437	463	487	507	539	564	593
413	439	465	489	509	541	566	595
415	441	467	491	511	543	568	597
417	443	469	493	513	545	570	599
419	445	471	495	515	547	572	601
421	447	473	497	517	549	574	603
423	449	475	499	519	551	576	605

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

Age at Issue.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	20 Years.
21	349	365	381	396	411	426	441	456	471	486	501	516	531	546
22	50	66	82	100	117	132	148	162	177	191	206	221	236	251
23	51	68	85	103	120	136	152	168	183	198	213	228	243	258
24	52	70	88	106	123	140	157	173	189	205	221	237	253	269
25	53	71	89	107	124	141	158	175	191	208	224	241	258	275
26	54	72	90	108	125	142	159	176	192	209	226	243	260	277
27	55	73	91	109	126	143	160	177	193	210	227	244	261	278
28	56	74	92	110	127	144	161	178	194	211	228	245	262	279
29	57	75	93	111	128	145	162	179	195	212	229	246	263	280
30	58	76	94	112	129	146	163	180	196	213	230	247	264	281
31	59	77	95	113	130	147	164	181	197	214	231	248	265	282
32	60	78	96	114	131	148	165	182	198	215	232	249	266	283
33	61	79	97	115	132	149	166	183	199	216	233	250	267	284
34	62	80	98	116	133	150	167	184	200	217	234	251	268	285
35	63	81	99	117	134	151	168	185	201	218	235	252	269	286
36	64	82	100	118	135	152	169	186	202	219	236	253	270	287
37	65	83	101	119	136	153	170	187	203	220	237	254	271	288
38	66	84	102	120	137	154	171	188	204	221	238	255	272	289
39	67	85	103	121	138	155	172	189	205	222	239	256	273	290
40	68	86	104	122	139	156	173	190	206	223	240	257	274	291
41	69	87	105	123	140	157	174	191	207	224	241	258	275	292
42	70	88	106	124	141	158	175	192	208	225	242	259	276	293
43	71	89	107	125	142	159	176	193	209	226	243	260	277	294
44	72	90	108	126	143	160	177	194	210	227	244	261	278	295
45	73	91	109	127	144	161	178	195	211	228	245	262	279	296
46	74	92	110	128	145	162	179	196	212	229	246	263	280	297
47	75	93	111	129	146	163	180	197	213	230	247	264	281	298
48	76	94	112	130	147	164	181	198	214	231	248	265	282	299
49	77	95	113	131	148	165	182	199	215	232	249	266	283	300
50	78	96	114	132	149	166	183	200	216	233	250	267	284	301
51	79	97	115	133	150	167	184	201	217	234	251	268	285	302
52	80	98	116	134	151	168	185	202	218	235	252	269	286	303
53	81	99	117	135	152	169	186	203	219	236	253	270	287	304
54	82	100	118	136	153	170	187	204	220	237	254	271	288	305
55	83	101	119	137	154	171	188	205	221	238	255	272	289	306
56	84	102	120	138	155	172	189	206	222	239	256	273	290	307
57	85	103	121	139	156	173	190	207	223	240	257	274	291	308
58	86	104	122	140	157	174	191	208	224	241	258	275	292	309
59	87	105	123	141	158	175	192	209	225	242	259	276	293	310
60	88	106	124	142	159	176	193	210	226	243	260	277	294	311

Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

showing the amount of Nonparticipating Paid-up Policy which the Company will issue in lieu of an Ordinary Life Guaranteed Income Policy of \$1,000.

TO THE END OF

3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	19 Years.
20	80	100	120	140	155	175	195	235	350
21	80	100	120	140	155	175	195	230	350
22	80	100	120	140	155	175	195	230	350
23	80	105	125	145	160	180	200	295	360
24	80	105	125	145	160	180	200	295	360
25	85	110	130	150	170	190	210	310	375
26	85	110	130	150	170	190	210	310	375
27	85	110	135	155	175	200	220	320	385
28	85	115	135	155	180	200	225	325	390
29	85	115	140	160	185	205	230	330	400
30	95	120	145	165	190	210	235	335	405
31	95	120	145	165	190	210	235	335	405
32	100	125	150	170	195	215	240	340	415
33	100	125	150	175	195	220	245	345	415
34	105	130	155	180	200	225	250	350	420
35	110	135	160	185	205	230	255	355	425
36	110	135	160	185	205	230	255	355	425
37	110	135	160	190	210	235	260	360	435
38	115	140	165	190	210	235	260	365	435
39	115	140	165	195	215	240	265	370	440
40	120	145	170	200	220	245	270	375	445
41	120	145	170	200	220	245	270	375	445
42	120	145	170	200	225	250	275	380	450
43	120	150	175	205	225	250	275	380	450
44	120	150	175	205	230	255	280	385	455
45	125	155	180	210	235	260	285	390	460
46	125	155	180	210	235	260	285	390	460
47	125	155	180	210	235	260	290	395	465
48	125	160	185	215	240	265	290	395	465
49	125	160	185	215	240	265	295	400	470
50	130	165	190	220	245	270	300	405	475
51	130	165	190	220	245	270	300	405	475
52	130	165	190	220	250	275	300	410	475
53	135	165	195	225	250	275	305	410	475
54	135	165	195	225	255	280	305	415	475
55	140	170	200	230	260	285	310	420	475
56	140	170	200	230	260	285	310	420	475
57	140	170	200	230	260	285	310	420	475
58	145	175	205	235	265	290	315	425	475
59	145	175	205	235	265	290	315	425	475
60	145	175	205	235	265	290	315	425	475
61	145	175	205	235	265	290	315	425	475
62	145	175	205	235	265	290	315	425	475
63	145	175	205	235	265	290	315	425	475
64	145	175	205	235	265	290	315	425	475
65	145	175	205	235	265	290	315	425	475
66	145	175	205	235	265	290	315	425	475
67	145	175	205	235	265	290	315	425	475
68	145	175	205	235	265	290	315	425	475
69	145	175	205	235	265	290	315	425	475
70	145	175	205	235	265	290	315	425	475
71	145	175	205	235	265	290	315	425	475
72	145	175	205	235	265	290	315	425	475
73	145	175	205	235	265	290	315	425	475
74	145	175	205	235	265	290	315	425	475
75	145	175	205	235	265	290	315	425	475
76	145	175	205	235	265	290	315	425	475
77	145	175	205	235	265	290	315	425	475
78	145	175	205	235	265	290	315	425	475
79	145	175	205	235	265	290	315	425	475
80	145	175	205	235	265	290	315	425	475
81	145	175	205	235	265	290	315	425	475
82	145	175	205	235	265	290	315	425	475
83	145	175	205	235	265	290	315	425	475
84	145	175	205	235	265	290	315	425	475
85	145	175	205	235	265	290	315	425	475
86	145	175	205	235	265	290	315	425	475
87	145	175	205	235	265	290	315	425	475
88	145	175	205	235	265	290	315	425	475
89	145	175	205	235	265	290	315	425	475
90	145	175	205	235	265	290	315	425	475
91	145	175	205	235	265	290	315	425	475
92	145	175	205	235	265	290	315	425	475
93	145	175	205	235	265	290	315	425	475
94	145	175	205	235	265	290	315	425	475
95	145	175	205	235	265	290	315	425	475
96	145	175	205	235	265	290	315	425	475
97	145	175	205	235	265	290	315	425	475
98	145	175	205	235	265	290	315	425	475
99	145	175	205	235	265	290	315	425	475
100	145	175	205	235	265	290	315	425	475

Paid-up values, ages 20 to 24 inclusive, are the same as for age 20. Limited Premium Life and Annuities are for amounts proportioned to premiums paid.

TABLE OF PAID-UP VALUES.

Showing the Amount of Nonparticipating Paid-up Policy which the Company will Issue in Lieu of an Ordinary Life Policy for \$1,000.

Age at Issue of Original Policy	AT THE END OF									
	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	15 Years.	20 Years.
20	\$48	\$58	\$72	\$87	\$102	\$117	\$132	\$147	\$220	\$320
21	44	59	74	90	108	120	135	150	226	326
22	46	61	77	92	109	123	139	154	231	331
23	47	63	79	95	111	126	142	158	236	336
24	48	65	81	97	113	130	146	162	241	341
25	50	66	83	100	116	133	150	166	247	347
26	51	68	85	102	119	136	153	170	252	352
27	53	70	88	105	123	140	157	174	257	357
28	54	72	90	108	126	143	161	178	263	363
29	56	74	92	111	129	147	165	182	268	368
30	57	76	95	113	132	150	169	187	273	373
31	59	78	97	116	135	154	173	191	279	379
32	60	80	100	119	139	158	176	196	284	384
33	62	82	102	122	142	161	180	199	289	389
34	63	84	105	125	145	165	184	204	295	395
35	65	86	107	128	148	169	189	208	300	399
36	67	88	110	131	152	172	193	212	305	405
37	68	90	112	134	155	176	197	217	310	410
38	70	92	115	137	159	180	201	221	315	415
39	71	95	118	140	162	184	205	225	320	420
40	73	97	120	143	165	187	209	230	325	425
41	75	99	123	146	169	191	213	234	329	429
42	77	101	126	149	172	195	217	238	334	434
43	78	104	128	152	176	198	220	242	338	438
44	80	106	131	155	179	202	224	246	343	443
45	82	108	133	158	182	205	228	249	350	450
46	84	110	136	161	185	209	231	253	355	455
47	85	112	138	164	188	212	235	257	359	459
48	87	114	141	166	191	215	238	260	373	463
49	88	116	143	169	194	218	241	263	378	468
50	90	118	145	171	196	221	244	269	389	479
51	91	120	147	174	199	224	250	277	405	495
52	93	122	149	176	202	229	256	284	417	507
53	94	123	151	178	206	235	263	292	425	515
54	95	125	153	182	212	241	271	300	433	523
55	97	127	157	187	218	248	278	307	441	531
56	98	130	161	193	224	255	285	315	450	541
57	100	133	166	198	230	261	292	322	459	551
58	103	137	170	205	236	268	298	328	467	561
59	106	141	175	209	242	274	305	335	476	571
60	109	145	180	214	247	279	311	341	484	581

Limited Premiums Life and Endowments are for amounts proportioned to premiums paid.

TABLE OF PROPORTIONATE HEIGHT, WEIGHT AND CHEST MEASUREMENT.

Height.	Weight.	Medium Chest.	20 per cent. above average weight.	20 per cent. below average weight.
5 feet 1 inch.	120 lbs.	34.06 inch.	144 lbs.	96 lbs.
5 " 2 "	125 "	35.13 "	150 "	100 "
5 " 3 "	130 "	35.70 "	156 "	104 "
5 " 4 "	135 "	36.26 "	162 "	108 "
5 " 5 "	140 "	36.83 "	168 "	112 "
5 " 6 "	143 "	37.50 "	172 "	114 "
5 " 7 "	145 "	38.18 "	174 "	116 "
5 " 8 "	148 "	38.53 "	178 "	118 "
5 " 9 "	155 "	39.10 "	186 "	124 "
5 " 10 "	160 "	39.66 "	192 "	128 "
5 " 11 "	165 "	40.23 "	198 "	132 "
6 "	170 "	40.80 "	204 "	136 "

"The weight is of moment, relatively to the height. The simple statement of the due relation is that of Dr. Brinton: 'As a rule, it may be laid down that an adult male, in good health, 66 inches in stature, ought to weigh rather more than ten stones, or 140 pounds, *avoirdupois*. And for every inch above and below this height, we may respectively add and subtract five pounds.'

"Individuals may present a wide range of variation from this: 'But as a rule, twenty per cent, or one-fifth, is almost the maximum variation within the limits of health.'—*Medical Examinations for Life Insurance*, by J. Adams Allen, M. D., LL. D.

The Sum of Money that must be Invested, annually, at Compound Interest, to amount to \$1,000 in a definite number of years.

Length of time invested.	At 4 Per Ct.	At 4½ Per Ct.	At 5 Per Ct.	At 6 Per Ct.	At 7 Per Ct.	At 8 Per Ct.	Amounts to
10 years.	\$60.00	\$77.88	\$75.72	\$71.57	\$67.64	\$63.92	\$1,000.00
15 "	48.02	46.04	44.14	40.53	37.19	34.10	1,000.00
20 "	32.29	30.50	28.80	25.65	22.88	20.28	1,000.00
25 "	23.03	21.47	19.96	17.30	14.78	12.67	1,000.00
30 "	17.14	15.69	14.34	11.93	9.89	8.17	1,000.00
35 "	13.06	11.74	10.55	8.47	6.76	5.37	1,000.00

EXPLANATION.—How much must I invest every year, at 5 per cent compound interest, so that the proceeds will amount to \$1,000 in 20 years? Look under the heading '5 per cent,' at the right of 20 years, and you find \$28.80 the answer, etc., etc.

Table of Heights and Weights

At Varying Ages, Adopted by the Northwestern Mutual Life Insurance Company.

Light-face figures are 20 per cent. under and over the average.

AGES		15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-60
FT.	IN.	96 120 144	100 125 150	102 128 154	105 131 157	108 133 160	107 132 161	107 134 161	107 134 161
	1	98 122 146	101 126 151	103 129 155	105 131 157	107 134 161	107 133 163	100 136 163	100 136 163
	2	99 124 149	102 128 154	105 131 157	106 133 160	109 136 163	110 138 166	110 138 166	110 138 166
	3	102 127 152	105 131 157	107 134 161	109 136 163	111 139 167	112 141 169	113 141 169	113 141 169
	4	103 131 157	106 135 162	110 138 166	112 140 168	114 143 172	115 145 173	116 145 174	116 145 174
	5	107 134 161	110 139 166	113 141 169	114 143 172	117 146 175	118 147 176	119 149 179	119 149 179
	6	110 138 166	114 143 170	116 145 174	118 147 176	120 150 180	121 152 181	122 153 184	122 153 184
	7	114 142 170	118 147 176	120 150 180	122 152 182	124 155 186	125 158 187	126 158 190	126 158 190
	8	117 146 175	121 151 181	123 154 185	126 157 189	128 160 192	129 161 193	130 163 196	130 163 196
	9	120 150 180	124 155 186	127 159 191	130 162 194	133 165 198	136 166 199	134 167 200	134 168 202
	10	128 154 185	137 159 192	134 164 197	137 167 200	139 170 204	137 171 205	138 172 208	138 173 208
	11	127 159 191	131 164 197	135 169 203	138 173 206	140 175 210	142 177 212	142 177 213	142 178 214
6	0	132 165 198	136 170 204	140 175 210	143 179 215	144 180 216	146 183 220	146 183 218	146 183 220
	1	138 170 204	142 177 212	145 181 217	148 185 222	149 186 223	151 189 227	150 189 226	151 189 227
	2	141 176 211	147 184 221	150 188 226	154 192 230	155 194 233	157 196 235	155 194 233	155 194 233
	3	145 181 217	152 190 226	155 195 231	159 200 240	162 203 244	164 206 248	161 201 241	162 203 243

PER CENT. THAT LIVE TO THE END OF A TERM OF YEARS,
according to the American Experience Table of Mortality.

Age.	End of 10 years.	End of 15 years.	End of 20 years.	End of 25 years.	End of 30 years.	End of 35 years.
25	91.90	87.73	83.38	78.40	72.59	65.05
26	91.82	87.57	83.05	77.95	71.75	63.80
27	91.73	87.41	82.78	77.45	70.90	62.49
28	91.63	87.23	82.45	76.89	69.96	61.04
29	91.53	87.03	82.09	76.26	68.92	59.46
30	91.41	86.81	81.70	75.57	67.79	57.75
31	91.29	86.57	81.26	74.79	66.54	55.90
32	91.15	86.31	80.78	73.93	65.17	53.92
33	91.00	86.01	80.21	73.06	63.68	51.79
34	90.83	85.68	79.59	71.94	62.06	49.53
35	90.65	85.31	78.91	70.78	60.30	47.14
36	90.45	84.90	78.14	69.52	58.41	44.61
37	90.23	84.43	77.29	68.13	56.37	41.98
38	89.97	83.90	76.34	66.61	54.18	39.24
39	89.69	83.32	75.30	64.96	51.85	36.44
40	89.37	82.66	74.13	63.17	49.38	33.59
41	89.01	81.93	72.89	61.24	46.78	30.72
42	88.60	81.11	71.50	59.15	44.05	27.86
43	88.14	80.20	69.98	56.92	41.23	25.01
44	87.63	79.20	68.38	54.53	38.32	22.23
45	87.04	78.08	66.52	52.00	35.37	19.51
46	86.39	77.86	64.57	49.33	32.40	16.88
47	85.66	75.51	62.47	46.53	29.42	14.37
48	84.85	74.04	60.22	43.62	26.47	12.01
49	83.96	72.42	57.81	40.63	23.57	9.83
50	82.97	70.68	55.25	37.59	20.74	7.86
51	81.88	68.80	52.55	34.52	17.99	6.11
52	80.69	66.76	49.72	31.44	15.36	4.58
53	79.39	64.57	46.77	28.35	12.86	3.21
54	77.97	62.23	43.74	25.37	10.59	2.01
55	76.42	59.74	40.64	22.42	8.50	1.01
56	74.74	57.09	37.48	19.51	6.58	0.51
57	72.93	54.31	34.28	16.65	4.81	0.21
58	70.97	51.40	31.04	13.80	3.18	0.08
59	68.86	48.39	27.78	11.01	1.68	0.03
60	66.59	45.30	24.50	8.25	0.91	0.01

NOTE.—This table is valuable in talking Endowment Insurance. Example. At age 35, out of 1000 persons who insure on the Twenty Year Endowment Plan, 789 live to the end of the Endowment term. Or, there are 78 chances in 100 of living to draw the endowment to 21 chances of dying during the endowment period of twenty years.

EXPECTATION OF LIFE, ETC.

According to the American Experience Table of Mortality.

Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.	Age.	No. of years Expectation of Life.	No. Dying of each 1000 annually.
20	42.20	7.81	58	15.39	22.94
21	41.58	7.85	59	14.74	24.72
22	40.85	7.90	60	14.09	26.69
23	40.17	7.95	61	13.47	28.68
24	39.49	8.01	62	12.86	31.29
25	38.81	8.07	63	12.26	33.94
26	38.11	8.13	64	11.67	36.87
27	37.43	8.19	65	11.10	40.13
28	36.73	8.27	66	10.54	43.71
29	36.03	8.34	67	10.00	47.65
30	35.33	8.42	68	9.47	52.00
31	34.62	8.51	69	8.97	56.78
32	33.92	8.61	70	8.48	61.99
33	33.21	8.71	71	8.00	67.66
34	32.50	8.83	72	7.55	73.73
35	31.78	8.95	73	7.11	80.18
36	31.07	9.09	74	6.68	87.08
37	30.35	9.24	75	6.27	94.37
38	29.62	9.41	76	5.88	102.31
39	28.90	9.59	77	5.49	111.06
40	28.18	9.79	78	5.11	120.83
41	27.45	10.01	79	4.74	131.73
42	26.72	10.25	80	4.39	144.47
43	25.99	10.52	81	4.05	158.60
44	25.27	10.82	82	3.71	174.30
45	24.54	11.17	83	3.39	191.56
46	23.80	11.56	84	3.08	211.36
47	23.08	12.00	85	2.77	235.55
48	22.36	12.52	86	2.47	265.68
49	21.63	13.10	87	2.18	303.02
50	20.91	13.78	88	1.91	346.60
51	20.20	14.54	89	1.66	395.86
52	19.49	15.39	90	1.42	454.54
53	18.79	16.34	91	1.19	532.46
54	18.09	17.40	92	.98	634.25
55	17.40	18.58	93	.80	734.17
56	16.72	19.88	94	.64	857.14
57	16.05	21.33	95	.50	1000.00

INSURABLE VALUE OF A MAN WHOSE SURPLUS EARNINGS ARE \$1,000 ANNUALLY, BASED ON THE EXPECTATION OF LIFE, WITH INTEREST AT FOUR PER CENT.

expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.	No. of years of expectation.	Insurable value.
14	\$10,563	21	\$14,029	28	\$16,663	35	\$18,604
15	11,118	22	14,451	29	16,983	36	18,906
16	11,652	23	14,856	30	17,292	37	19,142
17	12,165	24	15,247	31	17,588	38	19,367
18	12,659	25	15,622	32	17,873	39	19,584
19	13,134	26	15,982	33	18,147	40	19,782
20	13,590	27	16,329	34	18,411		

EXPLANATION.—For what amount ought a man to insure his life in order that family and estate may suffer no loss in case of his premature death? At age 51 expectation of life is twenty years (see table on preceding page). In the table opposite 20, in column "No. of years of expectation," you will find answer, \$13,590, and so on for other ages. To state it more clearly: An annuity bond paying \$1,000 annually, having twenty years to run, assuming interest @ 4% per annum, has a present value of \$13,590.30. That is to say, if \$13,590.30 be put at interest (4%) and \$1,000 be withdrawn annually it will last twenty years—and no longer. It will yield twenty annual payments of \$1,000 each—and no more.

NUMBER OF YEARS THAT WOULD ELAPSE BEFORE THE SAME ANNUAL PAYMENT (AS PREMIUM), WHICH IS REQUIRED TO SECURE \$1,000 INSURANCE IN EVENT OF DEATH AT ANY MOMENT, WOULD REALIZE \$1,000, IF OTHERWISE INVESTED AT 5 PER CENT. COMPOUND INTEREST

Age.	Annual Premium.	Insurance at once in event of death.	Annual investment otherwise made.	No. of years Invested.	Will furnish as a five per cent. result if completed.
25	\$20.50	\$1,000	\$21.00	25	\$1,052.37
30	23.30	1,000	23.00	24	1,074.72
35	27.10	1,000	27.00	21	1,012.63
40	32.90	1,000	32.00	19	1,026.11
45	39.10	1,000	39.00	16	968.76
50	46.50	1,000	49.00	14	1,066.37
55	61.60	1,000	62.00	12	1,036.20
60	79.90	1,000	80.00	10	1,056.56

UNITED STATES OF AMERICA.

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R. E. Folk, Jefferson Johnson, J. T. Hammond, Fred A. Howland, John L. Bacon,	Commissioner of Ins. Insurance Commissioner Secretary of State Secretary of State Treasurer	Nashville, Austin, Salt Lake City, Montpelier, White River Jet.	Tennessee Texas Utah Vermont Vermont
Morton Marye, W. D. Jenkins, L. M. La Follette, Erni G. Johann, LeRoy Grant,	Auditor of Public Accts. Sec. of State & Ins. Com. State Auditor Commissioner of Ins. State Auditor	Richmond, Olympia, Charleston, Madison, Cheyenne,	Virginia Washington W. Virginia Wisconsin Wyoming

CANADA.

Wm. Fitzgerald, Dr. J. H. Hunter,	Superintendent of Ins. Inspector of Insurance	Ottawa, Toronto,	Dom. of Can. Prov. of Ont.
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ORDINARY LIFE POLICY

ACTUARIES: 4 PER CENT

(The Reserve is equivalent to the face of the Policy at age 100.)

RESERVES AT THE END OF

Net Annual Premiums.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
\$12.95	\$6.22	\$12.66	\$19.81	\$26.19	\$33.80	\$40.64	\$48.23	\$56.07	\$64.17	\$72.53	\$81.16
13.27	6.37	13.17	20.03	27.24	34.64	42.27	50.16	58.31	66.72	75.41	84.37
13.51	6.44	13.71	20.40	28.34	36.09	43.97	52.17	60.64	69.38	78.41	87.72
13.96	7.01	14.28	21.75	29.49	37.49	45.74	54.26	63.07	72.16	81.53	91.20
14.89	7.50	14.84	22.64	30.69	39.00	47.59	56.45	65.60	75.04	84.78	94.85
15.72	7.60	15.45	23.56	31.94	40.59	49.51	58.73	68.24	78.06	88.20	98.67
15.94	7.81	15.09	24.52	33.24	42.24	51.52	61.11	71.00	81.22	91.76	102.55
15.56	8.24	16.73	25.53	34.50	43.06	53.52	63.59	73.89	84.52	95.50	106.85
16.01	8.58	17.43	26.58	36.02	45.78	55.81	66.20	76.82	87.99	99.49	111.35
16.48	8.93	18.16	27.68	37.50	47.64	58.12	68.93	80.09	91.64	103.56	115.88
16.97	9.81	18.91	28.89	39.06	49.63	60.54	71.80	83.45	95.48	107.91	120.77
17.49	9.70	19.70	30.03	40.70	51.71	63.08	74.84	86.98	99.59	112.51	125.83
18.04	10.11	20.54	31.81	42.43	53.91	65.78	78.04	90.72	103.82	117.37	131.36
18.62	10.54	21.42	33.55	44.25	56.25	68.63	81.43	94.67	108.36	122.50	137.65
19.23	11.00	22.35	34.07	46.20	58.71	71.65	85.03	98.86	113.15	127.86	142.94
19.87	11.48	23.33	35.59	48.25	61.34	74.86	88.84	103.29	118.16	133.41	149.02
20.54	11.99	24.39	37.19	50.43	64.11	78.26	92.87	107.92	123.55	139.13	155.22
21.26	12.55	25.51	38.90	52.75	67.08	81.67	97.00	112.71	128.69	144.97	161.64
22.02	13.12	26.69	40.72	55.22	70.20	85.62	101.43	117.61	134.10	150.88	167.95
22.82	13.74	27.96	42.65	57.83	73.46	89.49	106.88	122.59	139.60	156.89	174.47
23.68	14.41	29.31	44.70	60.55	76.79	93.42	110.36	127.60	145.14	162.97	181.06
24.59	15.12	30.73	46.81	63.29	80.16	97.85	114.88	132.64	150.73	169.09	187.69
25.55	15.88	32.18	48.91	66.04	83.49	101.26	118.82	137.69	156.33	175.22	194.35
26.58	16.68	33.59	51.00	68.73	86.73	105.13	123.80	142.74	161.94	181.57	201.62
27.68	17.50	34.99	53.02	71.88	90.04	109.02	128.28	147.80	167.56	187.54	207.73
28.85	18.01	36.36	55.04	74.08	93.34	112.94	132.80	152.91	173.24	193.79	214.53
30.08	18.69	37.71	57.05	76.73	96.87	116.90	137.38	158.06	179.12	200.13	221.41
31.39	19.39	39.10	59.14	79.43	100.09	120.95	142.05	163.37	184.90	206.58	228.35
32.77	20.10	40.54	61.28	82.30	103.57	125.09	146.83	168.78	190.90	213.19	235.63
34.23	20.86	42.02	63.47	85.19	107.14	129.34	151.73	174.80	197.06	219.95	242.96
35.78	21.62	43.52	65.70	88.13	110.79	133.67	156.72	179.95	203.34	226.84	250.38
37.41	22.39	45.06	67.98	91.14	114.53	138.09	161.84	185.74	209.70	233.82	257.88
39.15	23.19	46.63	70.33	94.24	118.34	142.64	167.09	191.66	216.27	240.88	265.44
41.00	24.00	48.26	72.74	97.42	122.29	147.52	172.47	197.63	222.86	248.00	273.05
42.96	24.85	49.94	75.23	100.70	126.35	152.12	177.93	203.75	229.51	255.18	280.63
45.02	25.72	51.65	77.78	104.08	130.51	156.98	183.46	209.87	236.19	262.35	288.31
47.23	26.61	53.43	80.42	107.55	134.72	161.90	189.01	216.02	242.87	269.52	296.88
49.57	27.56	55.29	83.15	111.07	138.99	166.84	194.59	222.18	249.54	276.63	303.39
52.07	28.52	57.18	85.98	114.59	143.23	171.76	200.14	228.28	256.13	283.65	310.81
54.72	29.50	59.05	88.90	118.08	147.46	176.66	205.63	234.30	262.63	290.53	318.14
57.56	30.45	60.90	91.28	121.54	151.63	181.49	211.02	240.21	269.02	297.42	325.87
60.57	31.41	62.74	93.96	125.09	156.78	186.28	216.35	246.06	275.36	304.18	332.51
63.78	32.38	64.58	96.82	128.41	161.86	190.94	221.61	251.84	281.62	310.87	339.83
67.20	33.31	66.41	99.27	131.77	166.89	195.59	226.85	257.60	287.83	317.50	346.83
70.84	34.28	68.23	101.86	135.09	171.87	200.21	232.02	263.29	293.98	324.07	353.61
74.72	35.19	70.01	104.41	138.37	177.84	204.79	237.17	268.95	300.10	330.59	360.40

Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

ACTUARIES 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

Age at Issue.	RESERVES AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	\$90.07	\$99.27	106.75	118.56	128.68	139.12	149.99	161.08	172.61	184.54	196.87	209.60
21	93.62	103.17	115.04	128.23	138.73	144.62	155.93	167.48	179.43	191.84	204.65	217.86
22	97.89	107.26	117.51	128.09	139.09	150.33	162.01	174.06	186.57	199.47	212.74	226.38
23	101.20	111.52	122.17	133.19	144.56	156.82	168.48	180.95	194.03	207.40	221.11	235.28
24	105.24	115.97	127.07	138.52	150.36	162.61	175.27	188.34	201.80	215.61	229.73	244.13
25	109.47	120.65	132.19	144.12	156.45	169.20	182.38	195.94	209.84	224.07	238.57	253.38
26	113.92	125.54	137.58	149.99	162.84	176.12	189.78	203.79	218.23	233.14	247.61	262.80
27	118.57	130.69	143.22	156.17	169.55	183.32	197.44	211.89	226.62	241.61	256.83	272.30
28	123.46	136.10	149.16	162.65	176.53	190.78	205.35	220.20	235.31	250.68	266.31	282.17
29	128.62	141.80	155.40	169.41	183.78	198.47	213.45	228.70	244.20	259.95	275.95	292.17
30	134.06	147.79	161.93	176.42	191.25	206.36	221.75	237.39	253.29	269.43	285.73	302.18
31	139.79	154.05	168.68	183.65	198.90	214.44	230.22	246.28	262.57	279.09	295.80	312.70
32	145.77	160.54	175.66	191.06	206.74	222.69	238.90	255.36	272.02	288.90	305.97	323.28
33	151.97	167.24	182.80	198.65	214.75	231.13	247.75	264.69	281.64	298.89	316.31	333.90
34	158.38	174.10	190.11	206.39	222.94	239.74	256.76	273.99	291.42	309.08	326.81	344.72
35	164.92	181.11	197.57	214.30	231.28	248.50	265.92	283.54	301.35	319.32	337.43	355.68
36	171.60	188.25	205.18	222.36	239.77	257.40	275.22	293.23	311.42	329.74	348.21	366.90
37	178.39	195.53	212.92	230.54	248.89	266.42	284.56	303.36	321.61	340.30	359.11	378.18
38	185.50	202.92	220.76	238.83	257.10	275.56	294.20	313.28	331.91	350.96	370.11	399.10
39	192.32	210.40	228.71	247.22	265.93	284.82	303.84	323.03	342.33	361.73	381.17	400.60
40	199.40	217.96	236.73	255.70	274.85	294.14	313.59	333.17	352.84	372.54	392.35	411.18
41	206.59	225.57	244.82	264.25	283.82	303.56	323.42	343.87	363.37	383.86	403.51	423.10
42	213.68	233.23	252.95	273.83	293.02	313.03	333.30	353.59	373.90	394.15	414.33	434.30
43	220.87	240.92	261.11	281.47	301.96	322.55	343.18	363.80	384.39	404.89	425.28	445.50
44	228.11	248.65	269.36	290.19	311.13	332.10	353.08	374.01	394.86	415.67	436.15	456.80
45	235.43	256.50	277.70	299.01	320.85	341.69	362.99	384.20	405.30	426.23	446.93	467.30
46	242.86	264.45	286.15	307.89	329.62	351.81	372.92	394.89	415.71	436.79	457.63	478.10
47	250.45	272.56	294.71	316.86	338.96	360.98	382.86	404.58	426.07	447.30	468.25	488.91
48	258.18	280.76	303.85	325.89	348.84	370.66	392.81	414.72	436.37	457.74	478.81	499.54
49	266.01	289.07	312.06	334.98	357.75	380.36	402.72	424.81	446.62	468.12	489.28	510.07
50	273.92	297.41	320.81	344.07	367.16	389.99	412.56	434.83	456.79	478.40	499.64	520.42
51	281.89	306.81	329.58	353.18	376.52	399.59	422.84	444.79	466.88	488.58	509.89	530.71
52	289.91	314.23	336.36	362.24	385.89	409.11	432.07	454.58	476.87	498.66	520.02	540.93
53	297.95	322.65	347.10	371.25	395.09	418.59	441.72	464.45	486.76	508.63	530.04	550.95
54	306.00	331.04	355.79	380.21	404.29	427.99	451.28	474.14	496.55	518.48	539.92	560.88
55	313.99	339.37	364.42	389.11	413.41	437.90	460.74	483.72	505.21	526.20	546.69	567.01
56	321.93	347.63	372.98	397.92	422.44	446.60	470.08	493.17	515.79	537.80	559.30	580.21
57	329.80	355.84	381.47	406.65	431.37	455.60	479.31	502.50	525.16	547.28	568.76	589.79
58	337.59	363.94	389.84	415.26	440.17	464.56	488.40	511.71	534.43	556.54	578.07	599.00
59	345.27	371.93	398.09	423.74	448.84	473.39	497.37	520.76	543.52	565.69	587.28	608.30
60	352.84	379.59	406.22	432.09	457.88	482.10	506.20	529.65	552.49	574.74	596.49	617.81
61	360.32	387.83	414.26	440.94	465.83	490.69	514.88	538.44	561.38	583.61	605.83	627.05
62	367.72	395.26	422.19	448.51	474.18	499.15	523.47	547.16	570.31	593.06	615.45	637.60
63	375.06	402.87	430.07	456.60	482.50	507.54	532.02	555.95	579.44	602.60	625.57	648.31
64	382.30	410.44	437.87	464.57	490.57	515.90	540.65	564.95	588.90	612.67	636.25	659.66
65	389.53	417.94	445.58	472.50	498.73	524.36	549.52	574.33	598.93	623.35	647.58	671.66

ORDINARY LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

(The Reserve is equivalent to the face of the Policy at age 100.)

RESERVE AT THE END OF

	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.	34 Years.
1	222 71	236 16	249 91	263 92	276 19	292 70	307 45	322 42	337 53	352 95	368 38
2	232 34	246 21	259 91	275 07	289 27	306 11	318 18	335 44	348 90	364 53	380 52
3	240 29	254 43	268 92	283 68	298 57	315 78	329 16	344 68	360 37	377 76	393 32
4	248 29	263 98	278 77	293 81	309 08	324 55	340 21	356 05	372 05	388 88	404 59
5	256 78	273 68	289 88	304 26	319 78	336 55	351 50	367 62	383 83	399 40	416 86
6	265 54	283 61	299 08	314 78	330 67	348 78	362 97	379 35	395 85	412 12	429 23
7	273 11	292 72	309 58	325 54	341 78	358 09	374 60	391 24	408 02	424 90	441 41
8	280 08	300 08	320 16	336 48	352 97	369 62	386 39	403 30	420 31	437 41	454 54
9	288 24	308 51	329 77	347 59	364 38	381 28	398 34	415 56	432 82	449 50	467 07
10	296 68	316 18	337 95	356 88	375 94	393 18	410 44	428 33	445 45	462 67	480 06
11	319 16	336 02	353 10	370 32	387 66	405 19	422 68	440 26	457 89	475 75	492 85
12	329 78	347 02	364 40	381 93	399 54	417 26	434 99	452 79	470 44	488 08	505 61
13	340 68	358 17	375 86	393 66	411 55	429 46	447 38	465 26	483 43	501 50	519 35
14	351 62	369 49	387 47	405 54	423 64	441 74	459 80	477 79	495 86	513 61	531 93
15	362 78	380 95	399 21	417 50	435 79	454 06	472 28	490 51	508 68	526 25	544 33
16	374 68	393 58	411 72	429 62	447 98	466 36	484 64	502 78	520 88	538 58	556 55
17	386 47	404 18	422 89	440 57	458 16	475 65	493 00	510 18	527 59	544 50	561 94
18	398 36	416 86	434 79	452 61	470 39	488 05	505 27	522 82	540 26	557 50	574 58
19	408 47	427 60	445 67	463 62	481 48	500 09	517 42	535 56	553 45	571 06	588 22
20	419 99	438 81	456 51	474 97	492 42	510 05	527 44	545 57	563 45	581 06	598 14
21	431 60	450 97	470 29	489 40	508 29	526 94	545 32	563 40	581 15	598 69	615 75
22	443 94	463 84	483 94	501 10	520 02	538 67	557 62	575 66	592 65	610 11	627 31
23	454 29	474 98	494 45	512 65	531 69	550 22	568 55	586 61	604 19	621 67	638 25
24	465 61	485 28	504 80	524 04	542 97	561 58	579 85	597 75	615 32	632 69	649 15
25	476 61	496 45	516 03	535 27	554 19	572 76	590 97	608 78	626 21	643 63	660 86
26	487 69	507 45	527 09	545 35	563 24	581 77	600 90	619 63	638 05	655 85	673 29
27	499 46	518 41	538 02	557 27	575 18	592 60	612 66	630 30	647 80	664 64	681 54
28	508 25	528 23	548 84	568 08	586 88	605 28	623 26	640 75	657 85	674 46	691 00
29	518 99	539 92	559 52	578 71	597 47	615 81	633 69	651 08	668 08	684 53	700 66
30	530 42	550 49	570 09	589 29	607 93	626 17	643 93	661 22	678 66	694 94	711 08
31	540 92	560 91	580 47	599 58	618 21	636 34	654 60	672 26	689 68	707 04	724 20
32	551 22	571 20	590 78	609 78	628 31	646 36	663 94	681 12	697 93	714 62	731 12
33	561 88	581 86	600 84	619 79	638 26	656 24	673 82	691 07	707 61	724 93	741 70
34	571 42	591 38	610 77	629 67	648 08	666 07	683 74	701 15	717 85	734 35	750 68
35	581 81	601 20	620 56	639 48	657 89	675 96	693 61	711 51	729 07	746 46	763 82
36	591 04	610 89	630 24	649 14	667 70	686 00	704 18	722 16	740 04	757 57	775 34
37	600 62	620 47	639 88	658 98	677 71	696 34	714 89	733 17	751 40	769 09	787 08
38	610 10	630 08	649 61	668 90	688 04	707 08	725 88	744 60	762 81	780 81	798 89
39	619 55	639 68	659 32	678 79	698 79	718 11	737 91	757 39	776 09	794 99	813 10
40	629 10	649 52	669 78	689 89	709 84	729 68	749 24	768 49	787 12	805 65	824 22
41	638 87	659 75	680 46	701 02	721 48	741 62	761 36	780 68	799 36	818 16	836 83
42	649 06	670 42	691 63	712 69	733 50	753 97	773 76	793 00	811 70	830 27	848 48
43	659 74	681 63	703 88	724 86	745 89	766 42	786 28	806 07	824 82	843 38	861 54
44	670 99	693 46	715 66	737 40	758 62	779 14	798 56	817 46	835 85	853 45	871 56
45	682 90	705 86	728 85	750 29	771 53	791 62	810 16	828 88	846 80	864 50	882 47
46	695 48	718 71	741 44	763 48	784 28	803 42	820 68	838 55	855 29	871 66	888 82

ORDINARY LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100.)

RESERVED AT THE END OF

35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.	44 Years.	45 Years.
384 18	400 02	415 98	432 56	448 27	464 55	480 85	497 15	513 42	529 68	545 74
396 26	412 33	428 82	445 83	461 19	477 60	494 01	510 37	526 68	542 99	558 58
408 50	424 80	441 24	458 23	474 19	490 71	507 18	523 60	539 91	556 11	572 58
420 89	437 41	454 03	471 23	487 25	503 84	520 37	536 79	553 09	569 22	585 56
433 49	450 15	466 80	483 23	500 34	516 98	533 52	549 94	566 18	582 24	598 50
446 11	463 27	479 84	496 86	513 48	530 09	546 68	563 99	579 18	595 11	610 84
458 86	475 35	492 81	509 70	526 49	543 16	559 64	576 98	592 01	607 86	623 50
471 67	487 77	505 95	523 12	539 52	556 13	572 55	589 76	604 74	620 40	636 50
484 52	501 69	519 95	536 25	552 48	569 00	585 34	601 45	617 31	632 89	648 50
497 38	514 59	531 87	548 57	565 24	581 75	598 00	614 00	629 71	645 14	660 50
510 21	527 45	544 59	561 36	577 98	594 38	610 59	626 38	641 94	657 20	673 13
523 01	540 28	557 33	574 02	590 57	606 86	622 87	638 58	653 98	669 05	683 90
535 72	553 96	569 95	586 56	603 01	619 17	635 04	650 59	665 84	680 69	695 50
548 34	566 43	582 94	599 96	615 25	631 31	647 02	662 40	677 43	692 19	706 56
560 83	577 90	594 68	611 19	627 33	643 26	658 80	674 00	688 86	703 89	717 40
573 20	590 18	606 87	623 24	639 30	655 01	670 37	685 39	700 08	714 27	728 15
585 42	602 30	618 87	635 11	651 00	666 54	681 73	696 54	710 96	724 93	738 68
597 47	614 24	630 93	646 88	662 50	677 83	692 86	707 45	721 65	735 49	749 50
609 84	626 23	642 98	658 28	673 79	688 93	703 78	718 12	732 18	745 82	759 57
621 01	637 52	653 66	669 44	684 92	699 79	714 87	729 57	743 45	757 97	772 30
633 47	649 84	664 88	680 48	695 61	710 39	724 79	738 88	752 67	766 29	779 88
644 11	659 38	675 76	691 16	706 15	720 76	735 04	749 06	762 87	776 58	790 13
654 71	670 78	686 42	701 64	716 46	730 97	745 20	759 23	773 15	786 94	800 67
665 47	681 36	696 84	711 91	726 64	741 13	755 36	769 50	783 65	797 46	811 39
675 99	691 72	707 05	722 08	736 73	751 28	765 61	779 83	794 04	808 11	822 31
686 80	701 90	717 18	732 26	746 85	761 48	776 00	790 42	804 78	818 97	833 71
696 43	711 95	727 19	742 21	757 11	771 90	786 57	801 15	815 55	829 66	843 42
706 46	721 99	737 30	752 49	767 55	782 51	797 36	812 04	826 41	840 49	854 60
716 50	732 11	747 59	762 96	778 22	793 36	808 32	822 90	837 25	851 12	865 21
726 61	742 42	758 16	773 66	789 12	804 39	819 34	833 94	848 06	861 42	875 35
736 93	752 94	768 94	784 59	800 29	815 50	830 41	844 83	858 47	872 06	885 80
747 48	763 78	779 87	795 91	811 42	826 63	841 40	855 94	869 20	882 79	895 90
758 32	774 58	791 14	807 10	822 69	837 76	852 09	865 19	878 05	890 54	902 90
769 48	786 18	802 52	818 49	833 91	848 52	861 99	874 11	886 85	898 35	909 41
780 92	797 67	814 02	829 89	844 79	858 60	871 01	883 99	896 71	908 02	918 59
792 51	809 26	825 49	840 83	854 98	867 78	879 96	891 88	903 44	914 51	925 00
804 24	820 19	836 68	851 17	864 23	874 74	883 86	893 71	903 31	912 50	921 50
815 99	832 87	847 10	860 59	871 81	879 69	888 90	901 97	910 00	917 50	924 50
827 43	842 72	856 50	867 96	876 28	887 71	894 47	900 00	904 50	908 50	912 50
838 15	852 36	866 78	877 62	884 41	896 81	900 00	904 50	908 50	912 50	916 50
849 87	869 64	883 78	890 96	900 98	900 00	900 00	904 50	908 50	912 50	916 50
855 23	864 68	871 16	880 97	890 00	890 00	890 00	904 50	908 50	912 50	916 50
860 23	878 22	891 76	900 00	900 00	900 00	900 00	904 50	908 50	912 50	916 50
868 98	894 94	900 00	900 00	900 00	900 00	900 00	904 50	908 50	912 50	916 50
880 70	900 00	900 00	900 00	900 00	900 00	900 00	904 50	908 50	912 50	916 50
900 00	900 00	900 00	900 00	900 00	900 00	900 00	904 50	908 50	912 50	916 50

Net Premiums and Reserve Values per \$1,000.

891

10-Premiums Life Policy.

ACTUARIES' 4 PER CENT

(The Reserve is equivalent to the face of the Policy at age 100.)

RESERVES AT THE END OF											
Net Annual Premiums.		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
80	81	324 94	350 98	378 19	406 61	435 30	467 83	499 75	529 65	560 10	596 17
81	82	26 46	52 06	79 84	108 86	139 17	170 85	203 96	238 58	274 77	312 62
82	83	26 08	53 17	81 54	111 17	142 13	174 49	208 90	245 68	280 62	319 29
83	84	26 57	54 31	83 29	113 56	145 19	178 24	212 78	248 90	285 66	326 17
84	85	27 14	55 49	85 10	116 08	148 34	182 12	217 40	254 31	292 90	333 27
85	86	27 74	58 71	88 97	118 57	151 59	186 10	222 17	259 88	299 38	340 60
86	87	28 35	57 96	88 89	121 19	154 94	190 21	227 08	265 63	305 92	348 17
87	88	28 98	58 26	90 87	123 90	158 46	194 45	232 15	271 57	312 82	355 99
88	89	29 64	60 59	92 81	126 82	161 85	198 82	237 37	277 70	318 90	364 07
89	90	30 31	61 96	95 01	129 54	165 61	203 33	242 77	284 02	327 20	372 42
90	91	31 00	63 37	97 17	132 49	169 40	207 88	248 33	290 66	334 70	381 04
91	92	31 71	64 82	99 40	135 53	173 30	212 28	254 08	297 31	342 58	389 36
92	93	32 44	66 32	101 70	138 68	177 32	217 74	260 03	304 23	350 68	399 18
93	94	33 20	67 87	104 08	141 92	181 45	222 97	266 17	311 40	358 97	408 71
94	95	33 98	69 46	106 53	145 27	185 79	228 16	272 52	318 96	367 59	418 52
95	96	34 78	71 11	109 08	148 74	190 23	233 64	279 08	326 65	376 45	428 57
96	97	35 61	72 81	111 69	152 33	194 84	239 82	285 37	334 58	385 58	438 86
97	98	36 48	74 58	114 41	156 05	199 61	245 13	292 55	342 68	394 81	449 35
98	99	37 37	76 42	117 23	159 91	204 66	251 31	299 27	350 85	404 25	460 02
99	100	38 32	78 32	120 16	163 90	209 61	257 35	307 23	359 33	413 83	470 88
100	101	39 27	80 31	123 26	167 99	214 75	263 59	314 56	367 82	423 54	481 91
101	102	40 28	82 36	126 80	172 13	219 96	269 86	321 84	376 40	433 38	493 11
102	103	41 32	84 44	129 89	176 27	225 14	276 12	329 37	385 04	443 34	504 45
103	104	42 35	86 48	132 46	180 36	230 29	282 89	336 81	393 75	453 38	515 95
104	105	43 35	88 49	135 47	184 40	235 41	288 65	344 29	402 50	463 51	527 57
105	106	44 34	90 45	138 44	188 41	240 52	294 92	351 78	411 29	473 71	539 31
106	107	45 29	92 37	141 87	192 40	245 62	301 18	359 28	420 12	483 98	551 16
107	108	46 25	94 31	144 51	196 41	250 58	307 45	366 78	428 98	494 31	563 30
108	109	47 18	96 22	147 34	200 35	255 80	313 70	374 29	437 85	504 68	575 14
109	110	48 11	98 12	150 15	204 33	260 84	319 92	381 78	446 71	515 09	587 26
110	111	49 06	100 02	153 03	208 25	265 68	326 12	389 25	455 62	525 52	599 43
111	112	49 97	101 88	155 86	212 12	270 88	332 26	396 71	464 45	535 95	611 63
112	113	50 87	103 70	158 67	215 94	275 78	338 36	404 08	473 26	546 33	623 83
113	114	51 75	105 51	161 42	219 70	280 60	344 37	411 88	481 97	556 65	636 00
114	115	52 63	107 28	164 13	223 43	285 37	350 32	418 67	490 58	566 88	648 12
115	116	53 49	109 01	166 81	227 05	290 07	356 12	425 62	499 05	576 98	660 17
116	117	54 31	110 73	169 40	230 63	294 62	361 77	432 49	507 82	586 92	672 13
117	118	55 11	112 39	171 96	234 06	299 02	367 22	439 14	515 89	596 68	683 96
118	119	55 92	113 98	174 46	237 30	303 18	372 41	445 53	523 18	606 22	695 66
119	120	56 71	115 51	176 63	240 38	307 13	377 35	451 63	530 72	615 50	707 19
120	121	57 38	118 58	178 70	243 20	310 78	381 96	457 40	537 89	624 51	718 67
121	122	58 34									
122	123	58 88									
123	124	59 07									
124	125	59 16									
125	126	59 43									
126	127										
127	128										
128	129										
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161	162										
162	163										
163	164										
164	165										
165	166										

ORDINARY LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the Face of the Policy at Age 100.)

[illegible][illegible]

Net Premiums and Reserve Values per \$1,000.

884

10-Premiums Life Policy.

ACTUARIES' 4 PER CNT.

(The Reserve is equivalent to the face of the Policy at age 100.)

AGE BY		RESERVES AT THE END OF										
Issue.		Net Annual Premiums.	1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
20	21	\$30 81	\$24 94	\$50 98	\$78 19	\$106 61	\$156 30	\$167 83	\$199 75	\$233 65	\$269 10	\$306 17
21	22	31 40	25 46	52 06	79 84	108 85	139 17	170 85	203 96	238 58	274 77	312 62
22	23	32 00	26 01	53 17	81 54	111 17	142 13	174 49	208 80	243 66	280 62	319 29
23	24	32 63	26 57	54 31	83 29	113 56	145 19	178 24	212 78	248 90	286 66	326 17
24	25	33 27	27 14	55 49	85 10	116 08	148 34	182 12	217 40	254 31	292 90	333 27
25	26	33 94	27 74	56 71	86 97	118 57	151 59	186 10	222 17	259 88	299 38	340 60
26	27	34 64	28 35	57 96	88 89	121 19	154 94	190 21	227 08	265 63	305 92	348 17
27	28	35 35	28 99	59 26	90 87	123 90	158 40	194 45	232 15	271 57	312 82	356 99
28	29	36 08	29 64	60 59	92 81	126 68	161 85	198 62	237 37	277 70	318 90	364 67
29	30	36 86	30 31	61 96	95 01	129 54	165 61	203 33	242 77	284 02	327 20	372 42
30	31	37 68	31 00	63 37	97 17	132 49	169 40	207 88	248 33	290 56	334 70	381 04
31	32	38 43	31 71	64 82	99 40	135 53	173 30	212 78	254 08	297 31	341 58	389 36
32	33	39 33	32 44	66 32	101 70	138 68	177 32	217 74	260 03	304 28	350 68	399 18
33	34	40 21	33 20	67 87	104 08	141 92	181 48	222 87	266 17	311 50	358 97	408 71
34	35	41 12	33 98	69 46	106 53	145 27	185 79	228 16	272 52	318 96	367 59	418 52
35	36	42 06	34 78	71 11	109 06	148 74	190 23	233 64	279 08	326 65	376 45	428 57
36	37	43 04	35 61	72 81	111 69	152 33	194 84	239 82	285 87	334 58	385 58	438 86
37	38	44 05	36 48	74 58	114 41	156 05	199 61	245 18	292 85	342 68	394 81	449 35
38	39	45 10	37 37	76 42	117 23	159 91	204 66	251 21	299 37	350 95	404 25	460 02
39	40	46 30	38 30	78 32	120 16	163 90	209 61	257 35	307 23	359 39	413 83	470 88
40	41	47 53	39 27	80 31	123 20	167 99	214 75	263 59	314 56	367 82	423 54	481 91
41	42	48 82	40 28	82 36	126 80	172 13	219 96	269 85	321 94	376 40	433 38	493 11
42	43	49 77	41 32	84 44	129 59	176 27	225 14	276 12	329 37	386 04	443 34	504 45
43	44	51 08	42 35	86 48	132 46	180 36	230 29	282 59	336 81	398 75	453 39	516 95
44	45	52 44	43 35	88 49	135 47	184 40	235 41	288 65	344 29	402 50	463 51	527 57
45	46	53 86	44 34	90 45	138 44	188 41	240 52	294 92	351 78	411 29	473 71	539 51
46	47	55 33	45 29	92 37	141 87	192 40	245 62	301 18	359 28	420 12	483 98	551 16
47	48	56 85	46 25	94 31	144 81	196 41	250 33	307 45	366 78	428 98	494 31	563 30
48	49	58 43	47 18	96 22	147 34	200 35	255 80	313 70	374 29	437 85	504 69	575 14
49	50	60 06	48 11	98 12	150 15	204 33	260 84	319 92	381 78	446 71	515 09	587 26
50	51	61 74	49 06	100 02	153 08	208 25	265 87	326 12	389 25	455 62	525 52	599 49
51	52	63 49	49 97	101 88	155 86	212 12	270 88	332 26	396 71	464 45	535 95	611 63
52	53	65 30	50 87	103 70	158 67	215 94	275 74	338 36	404 08	473 26	545 33	623 83
53	54	67 17	51 75	105 51	161 42	219 70	280 60	344 37	411 88	481 97	555 65	636 00
54	55	69 12	52 68	107 28	164 13	223 43	285 37	350 32	418 57	490 58	566 88	648 12
55	56	71 14	53 49	109 01	166 81	227 05	290 07	356 12	425 62	499 05	576 98	660 17
56	57	73 25	54 31	110 73	169 40	230 62	294 62	361 77	432 49	507 82	586 92	672 13
57	58	75 44	55 16	112 59	171 96	234 08	299 02	367 22	439 14	515 89	596 68	683 96
58	59	77 78	56 92	115 08	174 85	237 30	303 18	372 41	445 53	525 18	606 22	695 66
59	60	80 15	58 71	116 51	176 63	240 38	307 13	377 35	451 63	530 72	615 50	707 19
60	61	82 68	57 39	116 88	178 70	243 20	310 78	381 96	457 40	537 89	624 51	718 67
61	62	85 84	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	63	88 18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	64	91 07	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	65	94 16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	66	97 43	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Net Premiums and Reserve Values per \$1,000.

TEN YEAR ENDOWMENT POLICY.

ACTUARIES' 4 PER CENT.

Net Annual Premiums.	RESERVES AT THE END OF									
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
83 87	\$80 51	\$164 79	\$253 02	\$345 41	\$442 17	\$543 53	\$649 72	\$761 01	\$877 67	1,000
83 91	86 49	164 74	252 95	345 32	442 07	543 42	649 62	760 92	877 62	1,000
83 95	86 46	164 69	252 87	345 28	441 97	543 32	649 51	760 84	877 57	1,000
84 02	86 43	164 63	252 79	345 18	441 86	543 19	649 42	760 77	877 53	1,000
84 06	86 40	164 57	252 71	345 02	441 73	543 07	649 30	760 67	877 47	1,000
84 15	86 37	164 51	252 62	344 91	441 60	542 93	649 21	760 55	877 40	1,000
84 22	86 33	164 44	252 53	344 79	441 47	542 79	649 11	760 42	877 31	1,000
84 29	86 30	164 37	252 43	344 66	441 32	542 64	648 87	760 30	877 24	1,000
84 37	86 27	164 30	252 31	344 53	441 16	542 47	648 71	760 18	877 16	1,000
84 45	86 22	164 21	252 20	344 38	440 99	542 30	648 55	760 04	877 08	1,000
84 54	86 17	164 12	252 06	344 21	440 81	542 11	648 38	759 90	876 99	1,000
84 63	86 12	164 06	251 90	344 08	440 66	541 96	648 24	759 80	876 90	1,000
84 71	86 06	163 92	251 78	343 87	440 43	541 71	648 00	759 59	876 81	1,000
84 82	86 01	163 82	251 63	343 68	440 22	541 50	647 80	759 43	876 71	1,000
84 93	79 95	163 70	251 47	343 48	440 00	541 28	647 59	759 25	876 60	1,000
85 03	79 89	163 58	251 31	343 29	439 79	541 06	647 38	759 09	876 49	1,000
85 15	79 83	163 48	251 15	343 09	439 57	540 84	647 18	758 91	876 38	1,000
85 23	79 76	163 36	251 00	342 92	439 37	540 64	646 98	758 73	876 25	1,000
85 42	79 72	163 27	250 88	342 77	439 21	540 45	646 77	758 53	876 11	1,000
85 56	79 68	163 20	250 78	342 65	439 06	540 24	646 53	758 30	875 95	1,000
85 76	79 65	163 16	250 71	342 54	438 87	540 00	646 24	758 02	875 76	1,000
85 97	79 65	163 13	250 64	342 39	438 65	539 70	645 92	757 71	875 56	1,000
86 22	79 65	163 09	250 51	342 17	438 33	539 31	645 48	757 32	875 30	1,000
86 51	79 62	162 98	250 32	341 85	437 90	538 82	644 98	756 87	875 01	1,000
86 84	79 55	162 82	250 02	341 43	437 38	538 23	644 40	756 37	874 69	1,000
87 20	79 45	162 58	249 63	340 92	436 77	537 56	643 73	755 79	874 32	1,000
87 61	79 30	162 27	249 17	340 33	436 07	536 81	642 99	755 15	873 92	1,000
88 06	79 24	161 94	248 68	339 69	435 30	535 96	642 15	754 43	873 44	1,000
88 55	78 96	161 58	248 14	338 99	434 49	535 08	641 29	753 69	872 99	1,000
89 07	78 77	161 19	247 56	338 23	433 68	534 10	640 31	752 84	872 45	1,000
89 66	78 56	160 76	246 92	337 39	432 60	533 08	639 29	751 92	871 86	1,000
90 29	78 33	160 29	246 21	336 48	431 59	531 85	638 08	750 94	871 25	1,000
90 97	78 07	159 77	245 45	335 49	430 35	530 59	636 85	749 87	870 56	1,000
91 78	77 79	159 22	244 62	334 42	429 10	529 24	635 50	748 70	869 80	1,000
92 55	77 51	158 64	243 75	333 29	427 78	527 80	634 06	747 44	868 99	1,000
93 45	77 29	158 04	242 86	332 14	426 40	526 28	632 54	746 11	868 15	1,000
94 43	76 86	157 35	241 86	330 84	424 84	524 54	630 76	744 58	867 10	1,000
95 51	76 55	156 63	240 86	329 48	423 19	522 68	628 88	742 88	866 02	1,000
96 74	76 20	155 98	239 74	327 99	421 36	520 65	626 80	741 03	864 91	1,000
97 99	75 84	155 19	238 50	326 33	419 35	518 41	624 51	739 04	863 51	1,000
99 47	75 40	154 29	237 12	324 50	417 14	515 92	622 02	736 80	862 05	1,000

Net Premiums and Reserve Values per \$1,000.

893

15-PREMIUMS LIFE POLICY

AGTCARIES 4 PER CENUL

(The Reserve is equivalent to the face of the Policy at age 100.)

Net Annual Premiums.	RESERVES AT THE END OF						
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
\$22 86	\$16 60	\$38 91	\$51 96	\$70 78	\$86 41	\$119 89	\$132 38
23 25	16 97	34 68	53 12	72 37	82 43	113 37	125 21
23 75	17 37	35 46	54 32	74 01	94 52	115 92	128 24
24 24	17 76	36 26	55 56	75 68	96 67	118 56	141 39
24 71	18 17	37 11	56 86	77 48	98 89	121 27	144 51
25 21	18 60	37 99	58 17	79 22	101 18	124 09	147 94
25 74	19 08	38 86	59 52	81 08	103 58	126 95	151 38
26 25	19 48	39 77	60 98	82 97	105 95	129 90	154 90
26 84	19 94	40 73	62 37	84 92	108 45	132 97	158 54
27 48	20 42	41 68	63 84	86 98	111 00	136 11	162 29
28 08	20 90	42 68	65 35	89 00	113 64	139 34	166 16
28 65	21 41	43 70	66 98	91 14	116 37	142 70	170 16
29 30	21 92	44 75	68 54	93 38	119 19	146 16	174 30
29 97	22 45	45 85	70 21	95 62	122 11	149 75	178 58
30 67	23 01	46 97	71 95	97 99	125 14	153 47	183 04
31 40	23 58	48 15	73 76	100 45	128 30	157 35	187 67
32 15	24 18	49 37	75 64	103 01	131 58	161 38	192 47
32 94	24 81	50 66	77 60	105 69	135 00	165 56	197 41
33 78	25 46	51 99	79 64	108 48	138 55	169 86	202 44
34 62	26 14	53 39	81 78	111 38	142 19	174 24	207 54
35 58	26 86	54 85	84 02	114 35	145 89	178 64	212 62
36 47	27 51	56 37	86 28	117 34	149 57	183 00	217 68
37 47	28 38	57 88	88 61	120 28	153 19	187 30	222 68
38 52	29 14	59 37	90 79	123 14	156 73	191 52	227 52
39 63	29 86	60 82	92 81	125 92	160 19	195 68	232 49
40 78	30 58	62 18	94 85	128 68	163 60	199 79	237 31
41 90	31 24	63 50	96 89	131 31	166 95	203 85	242 07
43 25	31 90	64 82	98 83	133 96	170 28	207 87	246 79
44 57	32 56	66 15	100 82	136 61	173 60	211 86	251 48
45 95	33 22	67 47	102 79	139 23	176 88	215 80	256 10
47 38	33 88	68 78	104 73	141 82	180 11	219 69	260 67
48 69	34 63	70 06	106 65	144 38	183 39	223 52	265 18
50 46	35 17	71 33	108 55	146 90	186 44	227 35	269 62
52 12	35 79	72 60	110 43	149 39	189 57	231 06	274 00
53 86	36 44	73 85	112 28	151 86	192 64	234 75	278 26
55 69	37 06	75 08	114 19	154 31	195 68	238 33	282 37
57 63	37 68	76 32	115 98	156 73	198 62	241 77	286 31
59 67	38 32	77 58	117 82	159 07	201 46	245 07	290 96
61 84	38 96	78 81	119 56	161 30	204 13	248 16	293 55
64 15	39 58	79 97	121 21	163 39	206 61	251 02	296 77
66 60	40 14	81 04	122 74	165 32	208 91	253 63	299 69

Net Premiums and Reserve Values for \$1,000.

15-PREMIUMS LIFE POLICY.

ACTUARIES: 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100).

RESERVES AT THE END OF							
8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
\$154 54	\$177 80	\$202 07	\$227 42	\$253 89	\$281 53	\$310 41	\$340 88
157 98	181 76	206 57	232 48	259 63	287 78	317 30	348 15
161 54	185 84	211 21	237 68	265 33	294 28	324 42	355 99
165 19	190 04	215 98	243 05	271 34	300 88	331 77	364 07
168 96	194 37	220 89	248 59	277 63	307 75	339 56	372 41
172 65	198 84	225 97	254 31	283 91	314 84	347 20	381 01
176 87	203 46	231 22	260 22	290 51	322 20	355 31	389 86
180 97	208 19	236 61	266 29	297 31	329 75	363 69	399 10
184 22	213 09	242 18	272 58	304 36	337 58	372 34	408 71
188 61	218 14	247 94	279 07	311 62	346 66	381 29	418 88
194 15	223 36	253 89	285 79	319 15	354 08	390 49	428 81
198 86	228 77	259 05	292 75	326 92	362 63	399 52	439 55
203 67	234 36	264 43	299 93	334 92	371 44	409 56	449 88
208 75	240 16	270 02	307 32	343 10	380 48	419 57	460 00
213 99	246 17	275 81	314 89	351 47	389 59	429 35	470 00
219 33	252 35	281 75	322 60	359 94	398 86	439 48	481 11
224 69	258 65	288 82	330 41	368 53	408 27	449 75	492 11
230 57	265 07	296 16	338 32	377 22	417 80	460 16	504 45
236 32	271 54	303 17	346 29	386 00	427 48	470 70	515 15
242 19	278 05	310 42	354 31	394 86	437 14	481 33	527 07
247 90	284 66	317 69	362 38	403 75	446 91	492 04	539 31
253 67	291 07	325 97	370 46	412 67	456 74	502 84	551 35
259 40	297 54	333 21	378 51	421 58	466 58	513 69	563 35
265 08	303 98	341 44	386 56	430 52	476 46	524 58	575 14
270 67	310 43	351 57	394 55	439 39	486 30	535 52	587 25
276 23	316 64	358 69	402 51	448 26	496 18	546 48	599 48
281 71	322 90	365 74	410 41	457 11	506 08	557 44	611 68
287 17	329 10	372 75	418 28	465 91	515 86	568 37	623 88
292 57	335 25	379 70	426 09	474 65	525 60	579 28	636 00
297 89	341 34	386 58	433 84	483 36	536 26	590 06	648 12
303 15	347 34	393 38	441 45	491 81	544 77	600 73	660 17
308 36	353 28	400 05	448 92	500 16	554 14	611 28	672 13
313 49	359 07	406 58	456 21	508 34	563 33	621 66	683 36
318 48	364 71	412 88	463 29	516 27	572 27	631 86	695 05
323 33	370 16	418 99	470 14	523 96	580 99	641 79	707 19
327 98	375 38	424 84	476 68	531 36	589 40	651 50	718 87
332 42	380 36	430 40	482 92	538 41	597 49	660 95	729 76
336 64	385 05	435 64	488 81	545 12	605 26	670 10	740 77
340 52	389 40	440 48	494 23	551 42	612 63	678 95	751 87
344 13	393 37	444 94	499 36	557 31	619 63	687 43	762 15
347 34	396 95	448 98	504 00	562 74	626 17	695 56	772 51

FIFTEEN-YEAR ENDOWMENT POLICY

ACTUARIES' 4 PER CENT

	Net Annual Premiums.	RESERVES AT THE END OF							
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
52 27	\$47 42	\$97.01	\$148 90	\$208 19	\$260 01	\$319 48	\$381 75	\$446 95	
52 33	47 46	96 98	148 88	208 10	259 91	319 37	381 62	446 80	
52 40	47 38	96 84	148 69	208 02	259 82	319 26	381 49	446 68	
52 47	47 36	96 90	148 76	208 96	259 71	319 13	381 84	446 80	
52 54	47 34	96 86	148 68	208 87	259 61	319 00	381 19	446 88	
53 01	47 32	96 82	148 60	208 78	259 49	318 88	381 09	446 15	
53 08	47 30	96 77	148 52	208 68	259 35	318 63	380 84	445 95	
53 15	47 27	96 72	148 44	208 56	259 21	318 52	380 64	445 72	
53 22	47 25	96 68	148 35	208 44	259 05	318 34	380 43	445 50	
53 29	47 22	96 59	148 25	208 30	258 89	318 14	380 30	445 25	
53 36	47 18	96 52	148 14	208 16	258 71	317 92	379 96	444 99	
53 43	47 15	96 45	148 08	208 01	258 53	317 72	379 75	444 74	
53 50	47 11	96 37	147 92	201 87	258 36	317 52	379 51	444 50	
53 57	47 07	96 31	147 82	201 78	258 19	317 31	379 30	444 28	
54 04	47 05	96 25	147 73	201 62	258 05	317 17	379 18	444 10	
54 11	47 02	96 20	147 66	201 52	257 94	317 05	378 99	443 96	
54 18	47 00	96 17	147 61	201 49	257 88	316 99	378 94	443 88	
54 25	47 00	96 16	147 61	201 46	257 88	316 99	378 91	443 79	
54 32	47 01	96 18	147 64	201 52	257 94	317 02	378 98	443 69	
54 39	47 04	96 24	147 73	201 63	258 04	317 08	378 84	443 55	
54 46	47 08	96 34	147 87	201 76	258 12	317 08	378 72	443 31	
54 53	47 16	96 47	148 02	201 87	258 16	316 99	378 54	443 01	
54 60	47 24	96 59	148 11	201 92	258 09	316 80	378 28	442 68	
54 67	47 30	96 65	148 14	201 84	257 90	316 50	377 80	442 04	
54 74	47 33	96 66	148 06	201 66	257 61	316 09	377 27	441 39	
54 81	47 33	96 60	147 91	201 41	257 24	315 59	376 64	440 63	
54 88	47 28	96 48	147 73	201 09	256 80	315 01	376 92	439 77	
54 95	47 23	96 35	147 48	200 75	256 32	314 38	376 13	438 94	
55 02	47 16	96 20	147 21	200 34	255 74	313 62	374 21	437 76	
55 09	47 12	96 08	146 98	199 98	255 23	312 94	373 36	436 74	
55 16	47 07	95 93	146 70	199 54	254 64	312 19	372 39	435 52	
55 23	47 00	95 76	146 40	199 09	254 00	311 34	371 33	434 41	
55 30	46 53	95 58	146 10	198 62	253 33	310 48	370 32	433 16	
55 37	46 46	95 42	145 78	198 13	252 67	309 51	369 24	431 88	
55 44	46 31	95 25	145 47	197 66	252 01	308 73	368 08	430 40	
55 51	46 25	95 08	145 19	197 21	251 35	307 80	366 86	428 67	
55 58	46 19	94 96	144 83	196 78	250 65	306 51	365 54	427 22	
55 65	46 12	94 87	144 71	196 83	249 92	305 74	364 12	425 43	
55 72	46 07	94 79	144 45	196 82	249 10	304 58	362 54	423 47	
55 79	46 07	94 67	144 14	195 24	248 20	303 28	360 88	421 31	
55 86	46 04	94 51	143 76	194 58	247 18	301 84	358 93	418 93	

Net Premiums and Reserve Values per \$1,000.

FIFTEEN-YEAR ENDOWMENT POLICY.

ACTUARIES' 4 PER CENT.

RESERVES AT THE END OF

9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
515 24	\$586 80	\$661 78	\$740 39	\$822 81	\$909 28	\$1,000
515 09	586 84	661 62	740 24	822 70	909 20	1,000
514 93	586 48	661 47	740 11	822 59	909 14	1,000
514 78	586 30	661 30	739 95	822 47	909 07	1,000
514 68	586 12	661 12	739 86	822 35	909 00	1,000
514 39	585 92	660 93	739 62	822 19	908 90	1,000
514 18	585 71	660 73	739 44	822 07	908 83	1,000
513 94	585 46	660 49	739 23	821 90	908 73	1,000
513 70	585 22	660 27	739 03	821 74	908 64	1,000
513 44	584 97	660 04	738 80	821 59	908 50	1,000
513 17	584 70	659 77	738 59	821 39	908 43	1,000
512 91	584 44	659 52	738 37	821 22	908 31	1,000
512 68	584 21	659 31	738 18	821 06	908 23	1,000
512 45	583 99	659 09	737 96	820 86	908 09	1,000
512 27	583 79	658 87	737 73	820 66	907 95	1,000
512 10	583 58	658 63	737 47	820 42	907 79	1,000
511 97	583 41	658 40	737 22	820 19	907 65	1,000
511 81	583 16	658 10	736 91	819 90	907 48	1,000
511 61	582 88	657 76	736 55	819 59	907 25	1,000
511 37	582 56	657 40	736 17	819 26	907 05	1,000
511 08	581 23	656 91	735 68	818 52	906 75	1,000
510 63	581 06	656 39	735 16	818 37	906 48	1,000
510 10	582 05	655 73	734 51	817 81	906 12	1,000
509 46	580 33	654 98	733 79	817 20	905 74	1,000
508 70	579 49	654 11	732 96	816 50	905 30	1,000
507 82	578 54	653 14	732 08	815 73	904 81	1,000
506 88	577 50	652 06	731 02	814 89	904 30	1,000
505 80	576 35	650 89	729 91	813 97	903 72	1,000
504 56	575 01	649 51	728 58	812 90	903 11	1,000
503 43	573 80	648 29	727 42	811 88	902 40	1,000
502 16	572 42	646 86	726 05	810 70	901 66	1,000
500 80	570 91	645 29	724 53	809 41	900 84	1,000
499 38	569 30	643 59	722 89	808 00	899 95	1,000
497 78	567 58	641 77	721 11	806 48	898 99	1,000
496 10	565 63	639 77	719 15	804 80	897 91	1,000
494 29	563 74	637 61	717 08	802 97	896 74	1,000
492 32	561 41	635 24	714 70	800 95	895 45	1,000
490 19	559 00	632 66	712 16	798 76	894 08	1,000
487 84	556 34	629 82	709 37	796 35	892 48	1,000
485 26	553 43	626 78	706 33	793 70	890 77	1,000
482 44	550 26	623 36	703 01	790 82	888 87	1,000

Net Premiums and Reserve Values per \$1,000.

897

20-PREMIUMS LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100).

	Net Annual Premium.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
19	19.00	12.66	25.64	42.20	55.46	68.19	80.56	92.56	104.28	115.69	126.69
20	19.37	12.86	25.86	42.40	55.66	68.39	80.76	92.76	104.48	115.89	126.89
21	19.76	13.18	26.08	42.60	55.86	68.59	80.96	92.96	104.68	116.09	127.09
22	20.15	13.50	26.30	42.80	56.06	68.81	81.18	93.18	104.88	116.29	127.29
23	20.57	13.83	26.53	43.00	56.26	69.04	81.41	93.41	105.11	116.51	127.51
24	21.00	14.18	26.81	43.26	56.51	69.31	81.68	93.68	105.38	116.78	127.78
25	21.44	14.53	27.09	43.53	56.79	69.59	81.96	93.96	105.66	117.06	128.06
26	21.90	14.90	27.38	43.80	57.07	69.87	82.24	94.24	105.94	117.34	128.34
27	22.38	15.26	27.67	44.07	57.35	70.15	82.52	94.52	106.22	117.62	128.62
28	22.88	15.65	27.97	44.35	57.63	70.43	82.80	94.80	106.50	117.90	128.90
29	23.39	16.04	28.27	44.63	57.91	70.71	83.08	95.08	106.78	118.18	129.18
30	23.91	16.45	28.58	44.91	58.19	71.00	83.36	95.36	107.06	118.46	129.46
31	24.44	16.87	28.89	45.19	58.47	71.28	83.64	95.64	107.34	118.74	129.74
32	24.98	17.31	29.21	45.47	58.75	71.56	83.92	95.92	107.62	119.02	130.02
33	25.53	17.77	29.53	45.75	59.03	71.84	84.20	96.20	107.90	119.30	130.30
34	26.09	18.24	29.86	46.03	59.31	72.12	84.48	96.48	108.18	119.58	130.58
35	26.66	18.73	30.19	46.31	59.59	72.40	84.76	96.76	108.46	119.86	130.86
36	27.24	19.23	30.53	46.59	59.87	72.68	85.04	97.04	108.74	120.14	131.14
37	27.83	19.74	30.87	46.87	60.15	72.96	85.32	97.32	109.02	120.42	131.42
38	28.43	20.26	31.22	47.15	60.43	73.24	85.60	97.60	109.30	120.70	131.70
39	29.04	20.79	31.57	47.43	60.71	73.52	85.88	97.88	109.58	120.98	131.98
40	29.66	21.33	31.93	47.71	60.99	73.80	86.16	98.16	109.86	121.26	132.26
41	30.29	21.88	32.29	48.00	61.27	74.08	86.44	98.44	110.14	121.54	132.54
42	30.93	22.44	32.66	48.28	61.55	74.36	86.72	98.72	110.42	121.82	132.82
43	31.58	23.01	33.03	48.56	61.83	74.64	87.00	99.00	110.70	122.10	133.10
44	32.24	23.59	33.41	48.84	62.11	74.92	87.28	99.28	110.98	122.38	133.38
45	32.91	24.18	33.79	49.12	62.39	75.20	87.56	99.56	111.26	122.66	133.66
46	33.59	24.78	34.18	49.40	62.67	75.48	87.84	99.84	111.54	122.94	133.94
47	34.28	25.39	34.57	49.68	62.95	75.76	88.12	100.12	111.82	123.22	134.22
48	34.98	26.01	34.97	50.00	63.23	76.04	88.40	100.40	112.10	123.50	134.50
49	35.69	26.64	35.37	50.32	63.51	76.32	88.68	100.68	112.38	123.78	134.78
50	36.41	27.28	35.78	50.64	63.79	76.60	88.96	100.96	112.66	124.06	135.06
51	37.14	27.93	36.19	50.96	64.07	76.88	89.24	101.24	112.94	124.34	135.34
52	37.88	28.60	36.61	51.28	64.35	77.16	89.52	101.52	113.22	124.62	135.62
53	38.63	29.28	37.03	51.60	64.63	77.44	89.80	101.80	113.50	124.90	135.90
54	39.39	29.97	37.45	51.92	64.91	77.72	90.08	102.08	113.78	125.18	136.18
55	40.16	30.67	37.88	52.24	65.19	78.00	90.36	102.36	114.06	125.46	136.46
56	40.94	31.38	38.31	52.56	65.47	78.32	90.64	102.64	114.34	125.74	136.74
57	41.73	32.10	38.74	52.88	65.75	78.64	90.92	102.92	114.62	126.02	137.02
58	42.53	32.83	39.18	53.20	66.03	78.96	91.20	103.20	114.90	126.30	137.30
59	43.34	33.57	39.62	53.52	66.31	79.28	91.48	103.48	115.18	126.58	137.58
60	44.16	34.32	40.07	53.84	66.59	79.60	91.76	103.76	115.46	126.86	137.86

20-PREMIUMS LIFE POLICY.

ACTUARIES' 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 100).

Age at Issue.	RESERVES AT THE END OF										-Reserve Value at Paid-up Life Policy per \$1,000.	
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	Present Age.	Net Single Premium or Reserve.
20170	52190	15210	62231	95254	21277	43301	66326	99353	41381	04	20251	88
21174	51194	60215	53237	36260	13283	89308	69334	60361	67389	96	21256	57
22178	62199	17220	60242	94266	24290	56315	96342	46370	20399	18	22261	38
23182	87208	90225	83248	69272	55297	45323	46350	63379	03408	71	23266	34
24187	24208	77231	22254	63279	07304	57331	22359	06358	14418	52	24271	50
25191	74213	78236	78260	76285	79311	93339	23367	75397	52428	57	25276	82
26196	38218	97242	52267	09292	75319	53347	51376	69407	13438	86	26282	23
27201	19224	33248	47273	66299	95327	40356	03385	86416	96449	35	27287	99
28206	15229	87254	62280	44307	39335	49364	75395	23426	97460	02	28293	84
29211	29235	62260	99287	46315	05343	77373	67404	76437	14470	88	29299	91
30216	63241	58267	59294	69322	89352	23382	72414	45447	48481	91	30306	17
31222	18247	76274	39302	09330	90360	81391	92424	27457	97493	11	31312	62
32227	93254	12281	35309	65339	02369	53401	24434	24468	62504	46	32319	29
33233	85260	63288	45317	30347	24378	34410	68444	33479	39515	95	33326	15
34239	92267	28295	63325	04355	56387	27420	22454	52490	27527	57	34333	27
35246	11274	00302	90332	88363	99396	29429	87464	83501	25539	31	35340	60
36252	33280	96310	21340	75372	44405	35439	56475	18512	33561	16	36348	17
37258	60287	57317	57348	68380	94414	45449	30455	60523	48563	10	37355	99
38264	91294	41324	97356	64389	48423	60459	09496	08534	70575	14	38364	07
39271	21301	26332	36364	59398	01432	75468	89506	57545	97587	26	39372	41
40277	49308	08339	73372	51406	54441	89478	68517	09557	28599	43	40381	04
41283	74314	86347	05380	41415	02450	99488	47527	62568	60611	63	41389	96
42289	90321	56354	30388	23423	49460	05498	22538	11579	89623	83	42399	18
43295	97328	16361	45395	94431	76469	02507	89548	51591	13635	99	43408	69
44301	97334	69368	53403	61440	03477	95517	48558	85602	29648	12	44418	49
45307	89341	14375	53411	18448	21486	73526	94569	04613	35660	17	45428	57
46313	72347	50382	44418	66456	24495	37536	23579	09624	27672	13	46438	84
47319	56353	85389	32426	05464	18503	89545	41589	01635	04683	96	47449	35
48325	33360	12396	07433	29471	93512	21554	36598	70645	64695	65	48460	04
49331	06366	29402	69440	36479	50520	32563	09608	18656	02707	19	49470	88
50336	68372	33409	13447	24486	84528	17571	56617	39666	17718	57	50481	91
51342	19378	22415	40463	90493	93535	76579	74626	32676	09729	77	51493	11
52347	58383	96421	48460	34500	76548	06587	62634	98685	74740	77	52504	46
53352	78389	46427	28466	46507	25549	99595	16643	29695	10751	59	53515	97
54357	83394	76432	84472	29513	40556	59602	33651	25704	17762	16	54527	59
55362	70399	85438	13477	81519	25562	84609	14658	86712	91772	51	55539	31
56367	34404	64443	10483	01524	72568	70615	55666	08721	31782	65	56551	16
57371	74409	16447	78487	86529	81574	14621	54672	89729	35792	54	57563	12
58375	84413	38452	09492	31534	47579	14627	06679	25737	01802	19	58575	14
59379	71417	21456	07496	38538	70583	66632	08685	11744	27811	57	59587	26
60383	32420	98459	73500	09542	53587	74636	67690	56751	10820	72		

100,000

TWENTY YEAR ENDOWMENT POLICY.

ACTUARIES 4 PER CENT.

Net Annual Premiums	RESERVES AT THE END OF									
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
37.37	\$31.39	\$34.19	\$39.43	\$34.32	\$171.80	\$210.99	\$251.99	\$294.83	\$339.79	\$386.71
37.05	31.39	34.18	39.43	134.23	171.76	210.92	251.89	294.79	339.61	386.65
37.12	31.38	34.16	39.43	134.25	171.69	210.85	251.80	294.64	339.47	386.40
37.21	31.37	34.14	39.40	134.20	171.63	210.78	251.69	294.51	339.31	386.21
37.29	31.36	34.13	39.37	134.15	171.56	210.68	251.58	294.38	339.26	386.03
37.38	31.35	34.11	39.34	134.10	171.49	210.59	251.45	294.21	339.07	385.82
37.46	31.34	34.09	39.30	134.04	171.42	210.47	251.32	294.06	338.79	385.62
37.59	31.34	34.06	39.25	133.98	171.32	210.36	251.18	293.89	338.60	385.40
37.70	31.33	34.04	39.21	133.92	171.23	210.26	251.06	293.79	338.41	385.30
37.82	31.32	34.02	39.17	133.86	171.15	210.15	250.94	293.61	338.27	385.04
37.95	31.31	34.00	39.14	133.80	171.06	210.06	250.82	293.49	338.13	384.99
38.09	31.31	33.99	39.12	133.79	171.04	210.00	250.75	293.39	338.04	384.76
38.25	31.30	33.96	39.11	133.86	171.03	209.98	250.73	293.97	338.02	384.79
38.41	31.31	34.00	39.13	133.79	171.06	210.02	250.79	293.49	338.10	384.87
38.59	31.33	34.03	39.18	133.86	171.14	210.13	250.90	292.58	338.25	385.01
38.80	31.36	34.09	39.27	133.97	171.29	210.31	251.11	293.32	338.47	385.17
39.02	31.40	34.18	39.40	134.15	171.52	210.59	251.49	294.21	338.88	385.47
39.28	31.47	34.30	39.59	134.41	171.84	210.97	251.86	294.50	339.07	385.68
39.55	31.54	34.47	39.84	134.76	172.26	211.40	252.24	294.88	339.39	385.72
39.87	31.65	34.69	39.17	135.18	172.74	211.89	252.80	295.22	339.68	385.97
40.22	31.76	34.96	39.57	135.65	173.23	212.38	253.09	295.51	339.74	385.90
40.60	31.96	35.23	39.96	136.12	173.70	212.77	253.43	295.79	339.86	385.90
41.05	32.14	35.60	100.96	136.54	174.06	213.09	253.66	295.89	339.87	385.77
41.53	32.31	35.87	100.73	136.86	174.38	213.31	253.81	295.99	339.89	385.56
42.08	32.44	36.10	100.96	137.10	174.57	213.47	253.87	295.89	339.63	385.24
42.68	32.57	36.27	101.15	137.23	174.74	213.58	253.96	295.79	339.49	384.86
43.34	32.61	36.31	101.35	137.47	174.89	213.67	253.99	295.69	339.16	384.47
44.06	32.75	36.53	101.53	137.67	175.06	213.78	253.90	295.57	339.90	384.03
44.85	32.86	36.78	101.78	137.98	175.26	213.91	253.96	295.49	339.63	383.63
45.71	32.98	36.96	102.01	138.16	175.49	214.08	254.01	295.42	338.45	383.23
46.65	33.11	37.19	102.29	138.45	175.76	214.29	254.13	295.42	338.90	382.92
47.68	33.23	37.44	102.59	138.71	176.08	214.53	254.32	295.49	338.21	382.60
48.81	33.44	37.71	102.98	139.13	176.46	214.90	254.59	295.69	338.14	382.23
50.03	33.66	38.08	103.56	139.44	176.94	215.36	254.96	295.89	338.12	381.97
51.37	33.80	38.40	103.84	140.20	177.54	215.92	255.40	296.09	338.12	381.67
52.84	34.06	38.80	104.46	140.86	178.24	216.55	255.96	296.39	338.14	381.36
54.44	34.23	39.30	105.97	141.64	179.02	217.25	256.46	296.72	338.18	381.04
56.33	34.60	39.87	106.84	142.49	179.87	218.03	257.07	297.09	338.23	380.70
58.09	34.95	70.51	106.84	143.40	180.76	218.84	257.70	297.46	338.26	380.30
60.17	35.33	71.15	107.47	144.30	181.68	219.67	258.35	297.83	338.26	379.87
62.45	35.70	71.80	108.30	145.24	182.62	220.52	259.01	298.19	338.25	379.44

TWENTY YEAR ENDOWMENT POLICY.

ACTUARIES 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$485.87	\$487.36	\$541.29	\$597.82	\$657.06	\$719.18	\$784.35	\$852.74	\$924.56	\$1,000.00
21	485.70	487.17	541.08	597.60	656.84	718.97	784.17	852.60	924.42	1,000.00
22	485.52	486.98	540.89	597.39	656.64	718.78	784.00	852.47	924.40	1,000.00
23	485.32	486.75	540.65	597.15	656.39	718.55	783.80	852.31	924.39	1,000.00
24	485.12	486.54	540.45	596.92	656.18	718.36	783.73	852.20	924.34	1,000.00
25	484.88	486.28	540.15	596.64	655.90	718.09	783.40	852.00	924.11	1,000.00
26	484.66	486.05	539.92	596.41	655.68	717.89	783.22	851.87	924.08	1,000.00
27	484.42	485.80	539.65	596.15	655.43	717.65	783.01	851.69	923.92	1,000.00
28	484.21	485.57	539.49	595.98	655.21	717.45	782.81	851.52	923.81	1,000.00
29	484.04	485.40	539.26	595.76	655.04	717.26	782.68	851.36	923.72	1,000.00
30	483.89	485.24	539.09	595.59	654.72	716.92	782.27	851.02	923.50	1,000.00
31	483.80	485.15	538.98	595.43	654.64	716.80	782.14	850.92	923.41	1,000.00
32	483.79	485.12	538.90	595.29	654.44	716.58	781.89	850.69	923.27	1,000.00
33	483.84	485.12	538.84	595.15	654.23	716.30	781.61	850.44	923.11	1,000.00
34	483.98	485.14	538.76	594.98	653.98	716.01	781.30	850.16	922.93	1,000.00
35	484.02	485.12	538.64	594.75	653.68	715.65	780.94	849.81	922.74	1,000.00
36	484.14	485.10	538.52	594.56	653.49	715.40	780.65	849.63	922.63	1,000.00
37	484.20	485.06	538.37	594.28	653.04	714.88	780.18	849.11	922.24	1,000.00
38	484.22	484.97	538.14	593.94	652.60	714.39	779.62	848.66	921.94	1,000.00
39	484.34	484.85	537.89	593.59	652.27	714.02	779.26	848.38	921.65	1,000.00
40	484.14	484.62	537.52	593.07	651.54	713.21	778.44	847.63	921.31	1,000.00
41	484.00	484.34	537.10	592.54	650.90	712.52	777.77	847.07	920.95	1,000.00
42	483.72	483.90	536.53	591.83	650.09	711.66	776.98	846.35	920.47	1,000.00
43	483.30	483.40	535.87	591.05	649.22	710.75	776.05	845.61	920.02	1,000.00
44	482.89	482.76	535.07	590.12	648.21	709.69	775.02	844.71	919.43	1,000.00
45	482.34	482.04	534.21	589.13	647.11	708.54	773.89	843.74	918.81	1,000.00
46	482.78	481.32	533.33	588.11	645.97	707.38	772.71	842.74	918.19	1,000.00
47	481.18	480.54	532.38	586.97	644.69	705.97	771.38	841.59	917.44	1,000.00
48	480.60	479.78	531.40	585.79	643.34	704.53	769.97	840.37	916.66	1,000.00
49	480.02	478.95	530.34	584.50	641.86	702.95	768.40	839.01	915.77	1,000.00
50	429.45	478.13	529.24	583.15	640.32	701.28	766.74	837.57	914.86	1,000.00
51	428.87	477.25	528.08	581.71	638.64	699.47	764.94	836.00	913.86	1,000.00
52	428.25	476.33	526.82	580.15	636.82	697.48	762.95	834.27	912.73	1,000.00
53	427.63	475.25	525.48	578.46	634.84	695.17	760.89	832.38	911.50	1,000.00
54	426.98	474.21	524.05	576.65	632.71	693.00	758.42	830.33	910.16	1,000.00
55	426.28	473.20	522.50	574.69	630.42	690.49	755.94	828.10	908.70	1,000.00
56	425.54	472.00	520.85	572.60	627.96	687.80	753.21	825.68	907.10	1,000.00
57	424.74	470.72	519.08	570.38	625.33	684.89	750.27	823.05	905.35	1,000.00
58	423.88	469.36	517.20	567.99	622.51	681.77	747.08	819.94	903.45	1,000.00
59	422.98	467.93	515.22	565.47	619.42	678.42	743.64	817.09	901.35	1,000.00
60	422.04	466.43	513.13	562.80	616.32	674.85	739.96	813.74	899.09	1,000.00

Net Premiums and Reserve Values per \$1,000

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THIRTY YEAR ENDOWMENT POLICY

ACTUARIES' 4 PER CENT

Policy.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	\$22 68	\$16 42	\$33 54	\$51 39	\$70 00	\$89 41	\$109 06	\$130 78	\$152 81	\$175 81	\$199 81
21	22 79	16 45	33 60	51 48	70 11	89 55	109 87	130 90	152 95	175 93	199 93
22	23 00	16 47	33 64	51 53	70 18	89 62	109 88	131 03	153 08	176 08	200 07
23	23 02	16 50	33 69	51 61	70 28	89 75	110 03	131 19	153 24	176 24	200 24
24	23 15	16 54	33 77	51 71	70 41	89 90	110 21	131 37	153 44	176 45	200 45
25	23 29	16 58	33 85	51 83	70 56	90 08	110 41	131 60	153 68	176 71	200 73
26	23 45	16 63	33 94	51 97	70 74	90 29	110 65	131 87	153 98	177 04	201 08
27	23 61	16 68	34 04	52 12	70 98	90 52	110 92	132 19	154 33	177 42	201 49
28	23 79	16 74	34 15	52 28	71 14	90 77	111 21	132 51	154 70	177 83	202 03
29	23 99	16 82	34 31	52 51	71 45	91 16	111 66	133 03	155 27	178 47	202 66
30	24 21	16 89	34 46	52 78	71 78	91 51	112 19	133 54	155 87	179 18	203 42
31	24 44	16 99	34 65	53 01	72 11	91 98	112 67	134 21	156 64	180 02	204 40
32	24 70	17 09	34 86	53 38	72 54	92 52	113 32	134 97	157 52	181 03	205 52
33	24 98	17 22	35 11	53 71	73 06	93 17	114 19	135 89	158 59	182 24	206 87
34	25 29	17 37	35 41	54 16	73 66	93 93	115 03	136 99	159 86	183 67	208 42
35	25 63	17 53	35 74	54 67	74 34	94 80	116 09	138 24	161 29	185 24	210 06
36	26 01	17 73	36 15	55 28	75 17	95 85	117 37	139 88	162 95	187 01	211 91
37	26 42	17 96	36 61	55 98	76 11	97 05	118 89	141 36	164 72	188 88	213 61
38	26 87	18 22	37 13	56 78	77 30	98 41	120 47	143 11	166 61	190 82	215 92
39	27 37	18 52	37 75	57 73	78 46	99 93	122 06	144 96	168 54	192 83	217 84
40	27 92	18 87	38 45	58 77	79 80	101 52	123 91	146 95	170 65	195 03	220 12

THIRTY YEAR ENDOWMENT POLICY

ACTUARIES' 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	6224 87	6261 09	6278 94	6306 89	6336 72	6367 91	6400 54	6434 67	6470 40	6507 81
21	228 97	251 14	278 48	306 96	336 79	367 63	400 44	434 58	470 29	507 79
22	228 12	251 26	278 56	307 08	336 89	367 76	400 66	434 77	470 49	507 99
23	228 28	251 42	278 72	307 23	337 04	368 19	400 80	434 91	470 68	508 08
24	228 50	251 64	278 94	307 46	337 27	368 44	401 03	435 17	470 86	508 26
25	228 79	251 94	279 26	307 79	337 61	368 80	401 42	435 55	471 26	508 47
26	228 18	252 36	279 70	308 29	338 16	369 27	402 02	436 16	471 60	508 69
27	228 51	252 82	280 20	308 80	338 69	369 98	402 58	436 62	472 20	508 95
28	227 11	253 37	280 80	309 49	339 36	370 68	403 16	437 16	472 84	509 27
29	227 69	254 28	281 72	310 48	340 36	371 60	404 18	438 04	473 41	510 41
30	228 64	255 16	282 72	311 46	341 39	372 56	405 00	438 79	474 01	510 78
31	228 82	256 34	283 96	312 70	342 69	373 68	406 08	439 69	474 80	511 49
32	231 06	257 68	285 27	313 99	343 81	374 61	407 04	440 68	475 63	511 99
33	232 49	259 11	286 74	315 40	345 18	376 04	408 15	441 66	476 66	512 66
34	234 10	260 76	288 34	316 96	346 61	377 40	409 39	442 66	477 82	513 49
35	235 79	262 41	289 97	318 50	348 08	378 76	410 68	443 70	478 14	514 26
36	237 66	264 26	291 76	320 26	349 76	380 41	412 02	444 94	479 21	514 91
37	239 56	266 18	293 69	322 04	351 48	381 88	413 41	446 66	480 22	515 79
38	241 69	268 27	295 78	324 06	353 36	383 61	415 01	447 69	481 43	516 69
39	243 79	270 21	297 60	325 87	355 06	385 23	416 47	448 84	482 49	517 61
40	245 94	272 52	299 89	328 04	357 19	387 24	418 31	450 51	483 95	518 75

THIRTY YEAR ENDOWMENT POLICY.

ACTUARIES' 4 PER CENT.

RESERVES AT THE END OF										
	21 Years.	22 Years.	23 Years.	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.
0	\$547 02	\$568 12	\$631 22	\$676 41	\$723 86	\$773 61	\$825 93	\$880 98	\$938 87	\$1,000
1	546 91	568 01	631 09	676 26	723 68	773 40	825 69	880 72	938 74	1,000
2	547 10	568 16	631 18	676 29	723 69	773 33	825 67	880 80	938 64	1,000
3	547 20	568 21	631 17	676 21	723 46	773 19	825 94	880 88	938 61	1,000
4	547 37	568 32	631 19	676 15	723 83	772 91	825 11	880 19	938 87	1,000
5	547 62	568 46	631 23	676 08	723 18	772 71	824 89	879 98	938 13	1,000
6	548 01	568 75	631 42	676 18	723 19	772 67	824 81	879 87	938 08	1,000
7	548 17	568 80	631 36	676 01	722 94	772 24	824 83	879 63	937 92	1,000
8	548 57	569 08	631 42	676 08	722 84	772 14	824 18	879 27	937 75	1,000
9	549 37	569 24	631 53	675 94	722 69	771 86	823 77	878 97	937 65	1,000
10	549 28	569 48	631 57	675 88	722 44	771 58	823 58	878 47	937 36	1,000
11	549 70	569 74	631 72	675 82	722 25	771 29	823 18	878 35	937 10	1,000
12	550 08	569 93	631 75	675 69	721 97	770 87	822 78	877 98	936 83	1,000
13	550 55	590 23	631 84	675 59	721 69	770 56	822 39	877 58	936 54	1,000
14	551 11	590 60	632 01	675 59	721 66	770 28	821 98	877 09	936 25	1,000
15	551 57	590 83	632 08	675 44	721 24	769 79	821 41	876 68	936 89	1,000
16	552 21	591 25	632 24	675 41	721 00	769 36	820 89	876 03	936 54	1,000
17	552 78	591 68	632 31	675 24	720 61	768 80	820 24	875 45	936 11	1,000
18	553 51	591 86	632 54	675 20	720 33	768 31	819 60	874 84	934 67	1,000
19	554 22	592 60	632 69	675 07	719 94	767 71	818 92	874 14	934 18	1,000
20	555 04	593 00	632 87	674 92	719 50	767 06	818 09	873 36	933 51	1,000

Net Premiums and Reserve Values per \$1,000.

TEN YEAR TERM POLICY.

ACTUARIES' 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
20	\$7 41	\$0 41	\$0 76	\$1 05	\$1 22	\$1 34	\$1 30	\$1 21	\$0 96	\$0 55
21	7 51	45	80	1 11	1 50	1 41	1 40	1 27	1 02	59
22	7 63	48	86	1 18	1 58	1 51	1 49	1 36	1 07	63
23	7 74	50	92	1 24	1 48	1 58	1 60	1 44	1 14	67
24	7 87	53	98	1 31	1 58	1 69	1 69	1 54	1 21	70
25	8 01	56	1 08	1 40	1 68	1 79	1 78	1 62	1 28	75
26	8 15	59	1 10	1 48	1 76	1 89	1 88	1 70	1 33	77
27	8 30	63	1 12	1 57	1 85	2 00	1 98	1 79	1 41	81
28	8 46	66	1 22	1 65	1 95	2 09	2 07	1 87	1 47	85
29	8 62	70	1 28	1 74	2 05	2 20	2 18	1 96	1 53	88
30	8 80	73	1 35	1 82	2 14	2 31	2 29	2 07	1 63	91
31	8 98	77	1 41	1 90	2 25	2 41	2 38	2 15	1 69	94
32	9 17	80	1 47	1 99	2 35	2 52	2 49	2 25	1 76	97
33	9 38	84	1 54	2 09	2 46	2 65	2 63	2 38	1 89	1 12
34	9 59	89	1 63	2 21	2 62	2 82	2 80	2 55	2 04	1 12
35	9 88	95	1 75	2 35	2 82	3 06	3 06	2 84	2 31	1 39
36	10 10	1 03	1 91	2 51	3 12	3 48	3 50	3 28	2 70	1 60
37	10 41	1 15	2 18	2 84	3 55	3 95	4 09	3 87	3 19	1 85
38	10 75	1 29	2 42	3 37	4 12	4 62	4 79	4 51	3 71	2 23
39	11 15	1 47	2 79	3 92	4 83	5 42	5 60	5 27	4 30	2 55
40	11 59	1 71	3 25	4 60	5 64	6 30	6 47	6 02	4 88	2 91
41	12 09	2 00	3 79	5 38	6 50	7 21	7 33	6 77	5 43	3 21
42	12 67	2 30	4 36	6 08	7 98	8 11	8 21	7 56	6 07	3 61
43	13 31	2 62	4 92	6 83	8 22	8 99	9 06	8 33	6 67	3 95
44	14 08	2 92	5 49	7 55	9 05	9 88	9 96	9 15	7 33	4 35
45	14 82	3 24	6 02	8 36	9 86	10 79	10 87	9 89	7 99	4 71
46	15 69	3 52	6 54	8 99	10 76	11 75	11 84	10 88	8 70	5 15
47	16 63	3 83	7 12	9 78	11 72	12 80	12 89	11 83	9 48	5 61
48	17 65	4 16	7 74	10 63	12 73	13 90	13 99	12 85	10 28	6 06
49	18 76	4 52	8 41	11 55	13 83	15 09	15 20	13 96	11 15	6 53
50	19 97	4 90	9 12	12 53	14 99	16 37	16 49	15 14	12 13	7 19
51	21 28	5 32	9 90	13 59	16 28	17 78	17 91	16 49	13 24	7 88
52	22 71	5 77	10 73	14 77	17 69	19 34	19 53	18 02	14 52	8 64
53	24 26	6 26	11 67	16 06	19 25	21 10	21 36	19 76	15 93	9 51
54	25 96	6 82	12 70	17 48	21 01	23 07	23 41	21 66	17 49	10 43
55	27 80	7 41	13 82	19 08	22 98	25 28	25 64	23 74	19 16	11 43
56	29 81	8 07	15 09	20 86	25 17	27 69	28 11	26 05	21 06	12 60
57	32 00	8 82	16 50	22 84	27 54	30 30	30 75	28 50	23 04	12 77
58	34 39	9 63	18 05	24 95	30 08	33 10	33 62	31 18	25 28	15 11
59	36 99	10 52	19 66	27 19	32 78	36 09	36 67	34 03	27 56	16 50
60	39 81	11 41	21 36	29 54	35 63	39 24	39 89	37 04	29 99	17 97
61	42 87	12 38	23 15	32 03	38 65	42 58	43 31	40 23	32 60	19 57
62	46 18	13 38	25 05	34 66	41 83	46 11	46 90	43 59	35 41	21 29
63	49 74	14 44	27 02	37 40	45 16	49 78	50 70	47 21	38 40	23 14
64	53 59	15 54	29 10	40 30	48 68	53 72	54 81	51 12	41 66	25 15
65	57 73	16 69	31 27	43 32	52 37	57 90	59 16	55 29	45 15	27 34

NOTE.—At end of 10 years the reserve is nothing at all ages.

Net Premiums and Reserve Values per \$1,000.

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FIFTEEN-YEAR TERM POLICY.

ACTUARIES' 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$ 7 66	\$ 68	\$ 1 31	\$ 1 88	\$ 2 88	\$ 3 81	\$ 4 14	\$ 4 37
21	7 78	73	1 40	2 01	2 54	2 99	3 34	3 59
22	7 91	77	1 48	2 12	2 68	3 16	3 53	3 80
23	8 05	82	1 57	2 25	2 84	3 34	3 74	4 02
24	8 19	87	1 66	2 38	3 01	3 53	3 95	4 24
25	8 34	92	1 76	2 52	3 18	3 73	4 17	4 47
26	8 50	96	1 84	2 64	3 33	3 92	4 37	4 68
27	8 67	1 01	1 94	2 78	3 51	4 21	4 69	4 91
28	8 84	1 06	2 04	2 92	3 69	4 32	4 82	5 16
29	9 03	1 15	2 18	3 11	3 91	4 58	5 10	5 46
30	9 24	1 20	2 30	3 28	4 14	4 84	5 42	5 82
31	9 46	1 24	2 41	3 46	4 39	5 17	5 80	6 22
32	9 71	1 38	2 64	3 78	4 79	5 65	6 33	6 85
33	9 98	1 48	2 86	4 11	5 24	6 18	6 98	7 60
34	10 30	1 60	3 11	4 51	5 74	6 85	7 79	8 53
35	10 68	1 82	3 51	5 04	6 46	7 73	8 82	9 72
36	11 01	2 04	3 90	5 65	7 27	8 74	10 03	11 08
37	11 43	2 21	4 32	6 31	8 18	9 89	11 34	12 64
38	11 90	2 50	4 89	7 17	9 32	11 23	13 08	14 88
39	12 42	2 80	5 53	8 14	10 53	12 83	14 71	16 23
40	13 00	3 19	6 29	9 20	12 08	14 47	16 59	18 16
41	13 64	3 61	7 05	10 46	13 49	16 23	18 33	20 14
42	14 35	4 05	8 04	11 70	15 09	18 01	20 42	22 21
43	15 14	4 62	8 98	13 01	16 64	19 80	22 40	24 34
44	16 03	4 87	9 67	14 06	18 02	21 45	24 29	26 40
45	16 96	5 63	10 69	15 45	19 73	23 45	26 51	28 81
46	18 00	6 00	11 60	16 76	21 42	25 46	28 80	31 28
47	19 14	6 46	12 54	18 16	23 21	27 62	31 28	33 93
48	20 36	7 02	13 63	19 72	25 22	29 99	33 92	36 38
49	21 69	7 63	14 79	21 41	27 37	32 55	36 85	40 09
50	23 14	8 26	16 04	23 21	29 68	35 34	40 08	43 58
51	24 72	8 92	17 34	25 12	32 18	38 34	43 44	47 39
52	26 41	9 76	18 89	27 35	35 01	41 72	47 33	51 69
53	28 27	10 51	20 43	29 62	37 95	45 31	51 49	56 29
54	30 27	11 89	22 14	32 12	41 22	49 26	56 04	61 28
55	32 43	12 84	23 98	34 85	44 76	53 54	60 83	66 84
56	34 76	13 84	25 99	37 79	48 58	58 10	66 12	72 84
57	37 28	14 46	28 16	40 98	52 64	62 98	71 65	78 41
58	40 08	15 88	30 24	44 07	56 70	67 98	77 23	84 63
59	42 90	17 11	33 08	47 97	61 48	73 56	83 72	91 64
60	46 08	18 15	35 33	51 23	65 98	78 95	89 90	98 50
61	49 46	19 46	37 82	55 09	70 80	84 72	96 53	105 40
62	53 08	20 76	40 56	58 97	75 79	90 74	103 43	113 42
63	56 96	22 22	43 29	62 95	80 95	96 94	110 57	121 44
64	61 09	23 72	46 16	67 12	86 31	103 42	118 10	129 86
65	65 51	25 15	49 01	71 29	91 75	110 08	125 86	138 58

NOTE.—At the end of 15 years the reserve is nothing at all ages.

Net Premiums and Reserve Values per \$1,000.

FIFTEEN-YEAR TERM POLICY.

ACTUARIES' 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF						
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.
20	\$ 3 50	\$ 3 50	\$ 3 36	\$ 3 07	\$ 2 60	\$ 1 94	\$ 1 08
21	3 72	3 72	3 57	3 25	2 75	2 04	1 15
22	3 93	3 93	3 77	3 43	2 90	2 17	1 21
23	4 16	4 15	3 97	3 61	3 06	2 28	1 27
24	4 38	4 37	4 18	3 80	3 21	2 40	1 34
25	4 61	4 59	4 40	4 00	3 37	2 52	1 40
26	4 83	4 81	4 60	4 19	3 53	2 63	1 46
27	5 07	5 05	4 84	4 38	3 70	2 76	1 52
28	5 32	5 31	5 07	4 60	3 89	2 92	1 58
29	5 65	5 62	5 38	4 90	4 17	3 16	1 70
30	6 00	6 01	5 78	5 31	4 57	3 50	2 01
31	6 43	6 52	6 33	5 67	5 11	3 98	2 25
32	7 16	7 26	7 11	6 05	5 55	4 54	2 50
33	8 01	8 19	8 07	7 04	6 71	5 22	3 02
34	9 06	9 31	9 27	8 75	7 69	5 94	3 42
35	10 36	10 72	10 69	10 02	8 75	6 73	4 05
36	11 88	12 24	12 12	11 36	9 87	7 56	4 38
37	13 49	13 88	13 66	12 76	11 05	8 45	4 82
38	15 39	15 65	15 34	14 27	12 34	9 42	5 36
39	17 17	17 50	17 09	15 87	13 70	10 46	5 94
40	19 14	19 44	18 96	17 57	15 15	11 53	6 54
41	21 17	21 47	20 91	19 36	16 67	12 67	7 19
42	23 32	23 61	22 98	21 25	18 28	13 96	7 99
43	25 68	25 83	25 11	23 20	19 97	15 17	8 89
44	27 70	28 03	27 24	25 20	21 68	16 47	9 35
45	30 19	30 53	29 69	27 45	23 60	17 95	10 20
46	32 79	33 18	32 26	29 84	25 71	19 59	11 17
47	35 60	36 04	35 07	32 49	28 05	21 48	12 22
48	38 71	39 21	38 22	35 43	30 89	23 47	13 41
49	42 10	42 72	41 70	38 78	33 58	25 71	14 69
50	45 84	46 58	45 55	42 39	36 74	28 15	16 11
51	49 35	50 83	49 74	46 31	40 19	30 83	17 67
52	53 52	55 52	54 37	50 67	43 99	33 78	19 37
53	58 46	60 54	59 32	55 34	48 09	36 96	21 23
54	64 70	65 97	64 69	60 40	52 52	40 41	23 22
55	70 88	71 80	70 44	65 80	57 27	44 08	25 35
56	76 44	78 01	76 53	71 59	62 34	48 02	27 67
57	82 89	84 61	83 11	77 73	67 76	52 29	30 18
58	89 57	91 46	89 88	84 17	73 49	56 82	32 95
59	96 38	99 04	97 41	91 32	79 84	61 84	35 98
60	104 24	106 64	105 05	98 65	86 41	67 07	38 39
61	112 08	114 82	113 26	106 55	93 53	72 79	42 43
62	120 92	123 42	121 96	114 95	101 16	78 92	46 15
63	129 55	132 51	131 19	123 94	109 34	85 56	50 22
64	138 12	142 15	141 04	133 57	118 18	92 84	54 73
65	147 65	152 27	151 43	143 80	127 68	100 67	59 65

Net Premiums and Reserve Values per \$1,000.

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TWENTY-YEAR TERM POLICY.

ACTUARIES' 4 PER CENT.

		RESERVE AT THE END OF								
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.
25	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
26	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
27	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
28	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
29	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
30	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
31	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
32	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
33	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
34	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
35	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
36	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
37	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
38	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
39	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
40	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
41	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
42	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
43	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
44	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
45	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
46	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
47	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
48	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
49	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
50	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
51	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
52	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
53	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
54	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
55	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
56	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
57	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
58	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
59	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
60	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
61	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
62	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
63	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
64	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68
65	94.06	98.01	99.01	99.80	99.88	94.45	91.11	88.75	86.25	83.68

NOTE.—At the end of 20 years the reserve is nothing at all ages.

TWENTY-YEAR TERM POLICY.

ACTUARIES' 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.
20	\$ 6 99	\$ 7 16	\$ 7 19	\$ 7 05	\$ 6 73	\$ 6 21	\$ 5 49	\$ 4 52	\$ 3 39	\$ 2 39
21	7 36	7 54	7 56	7 41	7 07	6 53	6 77	4 75	3 46	2 46
22	7 77	7 95	7 96	7 80	7 44	6 88	6 05	4 99	3 64	2 64
23	8 17	8 36	8 38	8 21	7 84	7 22	6 37	5 25	3 84	2 84
24	8 62	8 82	8 84	8 67	8 27	7 64	6 76	5 60	4 12	3 12
25	9 17	9 39	9 40	9 24	8 84	8 20	7 29	6 09	4 54	3 54
26	9 80	10 03	10 06	9 86	9 56	8 92	8 00	6 74	5 06	4 06
27	10 57	10 85	10 86	10 84	10 49	9 87	8 90	7 59	5 72	4 72
28	11 47	11 85	12 02	11 97	11 66	11 08	10 07	8 58	6 49	5 49
29	12 43	13 10	13 26	13 29	13 11	12 51	11 41	9 73	7 34	6 34
30	13 95	14 55	14 98	15 02	14 81	14 12	12 89	10 96	8 24	7 24
31	15 58	16 32	16 39	17 00	16 74	15 86	14 50	12 27	9 23	8 23
32	17 43	18 28	18 35	19 15	18 84	17 90	16 23	13 72	10 28	9 28
33	19 55	20 67	21 34	21 54	21 12	20 01	18 10	15 29	11 44	10 44
34	22 12	23 26	24 00	24 14	23 61	22 32	20 16	17 01	13 71	12 71
35	24 78	26 07	26 29	26 88	26 23	24 76	22 34	18 83	14 05	13 05
36	27 77	29 09	29 31	29 84	29 08	27 41	24 71	20 79	15 49	14 49
37	30 90	32 28	33 01	33 00	32 12	30 25	27 22	23 89	17 06	16 06
38	34 24	35 70	36 45	36 88	35 88	33 27	29 92	26 15	18 73	17 73
39	37 68	39 24	40 01	39 81	38 76	36 43	33 76	27 51	20 48	19 48
40	41 41	43 06	43 89	43 71	42 43	39 67	36 83	30 08	23 41	22 41
41	45 38	47 16	48 01	47 80	46 40	43 59	39 17	32 92	24 55	23 55
42	49 45	51 36	52 38	52 07	50 56	47 51	43 74	35 97	26 89	25 89
43	53 89	55 96	56 98	56 97	55 12	51 87	46 73	39 40	29 48	28 48
44	58 59	60 82	61 86	61 75	60 04	56 57	51 05	43 09	32 27	31 27
45	63 57	66 08	67 35	67 21	65 44	61 75	55 78	47 12	35 32	34 32
46	68 97	71 73	73 20	73 15	71 32	67 36	60 90	51 50	38 65	37 65
47	74 83	77 92	79 63	79 66	77 72	73 47	66 48	56 28	42 39	41 39
48	81 23	84 67	86 68	86 71	84 67	80 10	72 56	62 49	46 26	45 26
49	88 15	91 98	94 14	94 32	92 17	87 27	79 13	67 12	50 55	49 55
50	95 61	99 82	103 39	102 47	100 21	94 96	86 17	73 17	55 15	54 15
51	103 49	108 11	110 77	111 13	108 76	103 14	94 68	79 62	60 08	59 08
52	112 02	117 05	120 06	120 46	117 86	111 96	101 76	85 58	65 45	64 45
53	120 68	126 46	129 71	130 28	127 68	121 27	110 35	94 04	71 22	70 22
54	130 41	136 40	139 97	140 68	137 96	131 17	119 54	102 05	77 43	76 43
55	140 32	146 85	150 79	151 64	148 85	141 73	129 87	110 64	84 14	83 14
56	150 73	157 78	161 91	163 18	160 89	152 94	139 84	119 85	94 35	93 35
57	161 54	169 18	173 95	175 30	172 54	164 81	150 98	129 71	99 15	98 15
58	172 55	180 67	186 19	187 89	185 22	177 25	162 77	140 20	107 50	106 50
59	184 43	193 48	199 36	201 45	198 92	190 74	175 58	151 67	116 78	115 78
60	196 14	206 01	212 53	215 62	212 90	204 64	188 89	163 74	126 50	125 50
61	208 58	219 13	226 45	229 67	227 87	219 38	203 13	176 67	136 99	135 99
62	220 88	232 56	240 72	244 55	243 02	234 82	218 09	190 32	148 17	147 17
63	233 55	246 26	255 82	259 90	258 91	250 85	233 67	204 67	160 00	159 00
64	246 40	259 18	270 22	275 67	275 23	267 43	249 94	219 77	172 64	171 64
65	259 33	274 24	286 33	291 74	292 04	284 57	266 92	235 76	186 30	185 30

Net Premiums and Reserve Values for \$1,000.

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ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE & PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 94.)

RESERVES AT THE END OF

Net Annual Premiums.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
\$14.41	\$ 7.09	\$14.40	\$21.94	\$29.71	\$37.73	\$46.01	\$54.54	\$63.34	\$72.41	\$81.76	\$91.40
14.72	7.36	14.95	22.79	30.86	39.20	47.79	56.65	65.79	75.21	84.91	94.91
15.04	7.65	15.54	23.68	32.07	40.73	49.66	58.86	68.36	78.12	88.20	98.58
15.38	7.96	16.15	24.61	33.94	42.83	51.61	61.17	71.02	81.17	91.64	102.40
15.74	8.27	16.80	25.59	34.66	44.01	53.64	63.67	73.61	84.36	95.21	106.89
16.11	8.60	17.47	26.61	36.04	45.76	55.77	66.09	76.72	87.67	98.94	110.55
16.51	8.94	18.17	27.68	37.48	47.58	57.99	68.71	79.75	91.12	102.88	114.87
16.92	9.31	18.19	28.79	38.98	49.49	60.31	71.45	82.92	94.73	106.88	119.38
17.35	9.69	19.67	29.95	40.56	51.48	61.73	74.31	86.28	98.50	111.11	124.08
17.81	10.08	20.47	31.17	42.20	53.56	65.25	77.29	89.68	102.42	115.51	128.96
18.28	10.49	21.31	32.45	43.92	55.73	67.90	80.41	92.98	106.50	120.10	134.05
18.79	10.98	22.19	33.78	45.72	58.01	70.66	83.67	97.08	110.76	124.87	139.35
19.32	11.39	23.11	35.17	47.60	60.39	73.54	87.05	100.94	115.19	129.83	144.86
19.87	11.85	24.06	36.63	49.56	62.87	76.53	90.58	105.00	119.81	135.01	150.60
20.46	12.35	25.08	38.16	51.62	65.46	79.67	94.27	109.26	124.63	140.40	156.56
21.08	12.88	26.19	39.76	53.77	68.16	82.94	98.11	113.68	129.65	146.01	162.76
21.74	13.42	27.23	41.42	56.00	70.97	86.34	102.12	118.29	134.86	151.53	169.17
22.43	14.00	28.38	43.16	58.33	73.91	89.90	106.30	123.09	140.29	157.86	175.81
23.16	14.58	29.57	44.96	60.77	76.98	93.61	110.65	128.09	145.91	164.11	182.67
23.93	15.21	30.83	46.87	63.32	80.26	97.48	115.18	133.27	151.74	170.87	189.72
24.75	15.86	32.14	48.85	65.99	83.54	101.52	119.88	138.64	157.76	177.20	196.95
25.62	16.55	33.53	50.94	68.78	87.04	105.70	124.76	144.19	163.95	184.01	204.35
26.54	17.26	34.97	53.11	71.68	90.65	110.03	129.79	149.88	170.28	190.96	211.90
27.52	18.02	46.47	55.37	74.68	94.40	114.50	134.94	155.70	176.75	196.06	219.60
28.56	18.79	38.03	57.70	77.78	98.25	119.07	140.21	161.64	183.34	205.28	227.42
29.67	19.61	39.65	60.12	80.98	102.20	123.74	145.59	167.70	190.06	212.62	235.85
30.84	20.44	41.32	62.60	84.24	106.21	128.50	151.05	173.86	196.87	220.06	243.88
32.09	21.31	43.03	65.19	87.56	110.31	133.34	156.62	180.11	203.78	227.59	251.50
33.43	22.20	44.77	67.70	90.94	114.47	138.25	162.26	186.44	210.77	235.21	259.71
34.85	23.09	46.53	70.90	94.96	118.69	143.24	167.98	192.86	217.85	242.91	267.99
36.36	24.00	48.33	72.96	97.86	122.99	148.31	173.78	199.96	225.01	250.69	276.34
37.97	24.98	50.17	75.68	101.49	127.87	153.47	179.67	206.96	232.27	258.55	284.76
39.68	25.88	52.05	78.45	105.06	131.62	158.70	185.66	212.64	239.59	266.47	293.22
41.51	26.86	53.97	81.28	108.75	136.35	164.02	191.72	219.89	246.98	274.44	301.73
43.46	27.85	55.92	84.15	112.51	140.95	169.41	197.84	226.19	254.42	282.46	310.26
45.54	28.87	57.91	87.08	116.33	145.61	174.86	204.02	233.05	261.90	290.50	318.79
47.76	29.90	59.94	90.06	120.21	150.33	180.36	210.25	239.95	269.41	298.53	327.58
50.13	30.96	62.01	93.09	124.13	155.09	186.91	216.52	246.89	276.91	306.54	336.72
52.66	32.04	64.11	96.15	128.10	159.90	191.49	222.82	253.81	283.89	314.50	344.07
55.37	33.13	66.23	99.24	132.09	164.73	197.10	229.11	260.70	291.81	322.36	352.29
58.27	34.23	68.37	102.35	136.11	169.58	202.69	235.37	267.54	299.13	330.10	360.36
61.36	35.35	70.53	105.49	140.15	174.43	208.26	241.58	274.29	306.35	337.69	368.28
64.68	36.47	72.71	108.64	144.18	179.25	213.79	247.70	280.94	313.42	345.13	376.10
68.23	37.61	74.90	111.79	148.19	184.03	219.23	253.72	287.43	320.35	352.49	383.95
72.04	38.75	77.07	114.90	152.14	188.71	224.55	259.59	293.78	327.18	359.87	391.95
76.11	39.87	79.22	117.96	156.01	193.29	229.74	265.31	300.08	334.07	367.43	400.25

ee.—This table was adopted by the Connecticut Mutual Life Ins. Co., March 23, 1882.

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

Age at issue	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	101.88	111.56	122.09	132.94	144.11	155.60	167.42	179.56	192.04	204.85	218.01	231.51
21	105.22	115.88	126.76	138.00	149.57	161.47	173.70	186.27	199.17	212.43	226.02	239.97
22	109.37	120.27	131.61	143.26	155.25	167.57	180.23	193.23	206.59	220.28	234.39	248.78
23	113.49	124.91	136.66	148.74	161.16	173.92	187.02	200.47	214.27	228.43	242.93	257.78
24	117.80	129.74	141.92	154.44	167.80	180.50	194.06	207.98	222.25	236.88	251.88	267.13
25	122.49	134.77	147.89	160.86	173.67	187.84	201.37	215.77	230.50	245.59	261.01	276.76
26	127.50	139.99	153.07	166.50	180.29	194.44	208.96	223.89	239.05	254.60	270.49	286.68
27	132.80	145.48	158.98	172.90	187.18	201.82	216.82	232.18	247.88	263.90	280.24	296.86
28	138.40	151.08	165.18	179.54	194.32	209.47	224.97	240.81	256.99	273.49	290.26	307.28
29	144.20	156.96	171.52	186.44	201.73	217.89	233.88	249.72	266.38	283.81	301.51	317.95
30	148.86	168.88	178.16	199.61	209.42	225.56	242.08	258.80	276.02	293.39	311.01	328.84
31	154.21	173.45	185.05	201.04	217.37	234.65	251.65	268.84	286.00	303.70	321.72	339.94
32	159.27	178.05	190.20	206.72	223.58	242.77	260.25	278.00	296.00	314.22	332.65	351.23
33	165.66	182.90	196.60	211.66	229.65	251.73	269.69	287.90	306.33	324.96	343.76	362.71
34	173.10	190.00	207.26	224.86	242.76	260.93	279.35	298.00	316.86	335.89	355.06	374.30
35	179.87	197.85	215.16	233.28	251.68	270.94	289.22	308.82	327.58	347.09	366.52	386.14
36	186.87	204.92	223.28	241.92	260.82	279.95	299.29	318.81	338.49	358.26	378.13	398.68
37	194.10	212.71	231.60	250.76	270.15	289.76	309.54	329.48	349.53	369.67	389.80	410.08
38	201.54	220.70	240.12	259.79	279.68	299.74	319.56	340.29	360.72	381.20	401.70	422.19
39	209.16	228.88	248.84	269.02	289.38	309.89	330.53	351.26	372.04	392.85	413.63	434.36
40	216.97	237.38	257.72	288.40	299.38	320.19	341.24	362.34	383.47	404.58	425.62	446.57
41	224.94	245.26	266.77	297.94	309.94	330.62	352.07	373.84	394.98	416.37	437.65	458.80
42	233.07	254.44	275.96	307.61	319.86	341.12	362.93	384.30	406.55	428.19	449.70	471.02
43	241.34	263.24	285.27	307.40	329.59	351.80	374.00	396.12	418.14	440.03	461.73	483.19
44	249.72	271.16	294.69	317.29	339.91	362.51	385.04	407.47	429.75	451.86	473.70	495.37
45	258.22	281.18	304.82	327.27	350.90	373.26	396.12	418.83	441.35	463.62	485.61	507.25
46	266.80	290.30	313.81	337.80	360.73	384.04	407.21	430.18	452.90	475.32	497.39	519.08
47	275.49	299.49	323.47	347.89	371.84	394.84	418.23	441.48	464.37	486.91	509.09	530.73
48	284.24	308.74	333.18	357.49	381.66	405.62	429.32	452.70	475.78	498.36	520.51	542.17
49	293.05	318.04	342.91	367.62	392.13	416.95	440.28	463.83	486.96	509.63	531.78	553.30
50	301.92	327.38	352.68	377.76	402.57	427.05	451.16	474.84	498.04	520.71	542.85	564.47
51	310.82	336.76	362.46	387.88	412.97	437.67	461.92	485.68	508.98	531.61	553.75	575.44
52	319.80	346.16	372.23	397.96	423.23	448.17	472.55	496.37	519.63	542.35	564.59	586.40
53	328.79	355.55	381.96	407.97	433.50	458.59	482.99	506.87	530.19	553.03	575.41	597.44
54	337.76	364.90	391.62	417.87	443.58	468.73	493.26	517.22	540.68	563.60	586.35	608.65
55	346.90	374.19	401.19	427.64	453.50	478.74	503.89	527.52	551.10	574.48	597.43	620.07
56	356.59	383.88	410.62	437.25	463.24	488.63	513.47	537.85	561.88	585.42	608.77	631.73
57	366.43	393.46	419.90	446.70	472.86	498.48	523.60	548.32	572.69	596.59	620.20	643.69
58	376.05	401.37	429.02	456.02	482.45	508.88	533.89	558.59	582.92	606.82	630.32	653.79
59	381.55	410.12	438.02	465.32	492.11	518.46	544.44	570.05	595.28	619.20	642.80	666.12
60	389.90	418.76	447.00	474.71	501.06	526.83	552.52	578.12	603.67	628.21	652.75	677.34
61	398.18	427.39	455.00	484.30	512.13	538.56	564.88	591.12	617.17	642.88	668.22	693.44
62	406.41	436.16	463.41	494.28	522.88	550.70	577.28	603.85	630.52	656.87	682.92	708.85
63	414.81	445.18	472.11	504.62	533.69	562.32	590.25	617.61	644.45	670.97	697.22	723.23
64	423.43	454.59	482.26	515.47	545.27	574.27	602.67	630.55	658.12	685.47	712.82	739.08
65	432.61	464.51	492.93	526.88	557.10	586.65	615.66	644.41	672.99	701.24	728.56	754.39

Note.—This table was adopted by the Connecticut Mutual Life Ins. Co., March 23, 1883

Net Premiums and Reserve Values for \$1,000

911

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age of 96.)

RESERVES AT THE END OF

24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
245 86	259 54	274 06	288 80	304 05	319 50	335 21	351 17	367 34	383 71
254 25	268 87	283 82	299 08	314 64	330 47	346 53	362 82	379 31	395 99
263 45	278 51	293 89	309 56	325 50	341 69	358 10	374 71	391 51	408 46
272 95	288 44	304 24	320 30	336 51	353 15	369 59	386 52	403 90	421 10
282 74	298 66	314 85	331 30	347 97	364 84	381 90	399 12	416 47	433 82
292 81	309 14	325 72	342 53	359 55	376 75	394 11	411 61	429 20	446 87
303 15	319 87	336 98	353 99	371 34	388 86	406 59	424 25	442 07	459 85
313 73	330 84	348 16	365 67	383 34	401 14	419 08	437 04	455 08	473 13
324 56	342 04	359 71	377 55	395 52	413 50	431 75	449 96	468 18	486 39
335 60	353 45	371 46	389 51	407 86	426 19	444 52	462 98	481 36	499 70
346 87	365 06	383 39	401 86	420 35	438 92	457 51	476 08	494 50	513 68
358 33	376 85	395 49	414 20	432 97	451 76	470 58	489 24	507 67	526 38
369 97	388 81	407 78	426 71	445 70	464 68	483 60	502 43	521 14	539 70
381 77	400 91	420 10	439 32	458 51	477 65	496 70	515 69	534 40	552 96
393 72	413 15	432 59	452 01	471 38	490 66	509 82	528 81	547 60	566 14
405 81	425 49	445 18	464 77	484 29	508 89	522 92	541 94	560 71	579 20
418 00	437 52	457 79	477 56	497 21	516 69	535 96	554 98	573 71	592 09
430 27	450 41	470 45	490 37	510 13	529 65	548 98	567 91	586 54	604 81
442 51	462 84	483 14	503 17	522 97	542 52	561 77	580 68	599 20	617 31
454 99	475 49	495 51	515 51	535 75	555 29	574 47	593 27	611 84	629 58
467 38	488 02	508 44	528 58	548 78	567 90	586 99	605 64	623 86	641 65
479 78	500 52	520 98	541 14	560 98	580 38	599 29	617 80	635 87	653 56
492 11	512 92	533 42	553 55	573 27	592 85	611 87	629 75	647 78	665 98
504 37	525 22	545 70	565 77	585 39	604 54	623 24	641 55	659 51	677 17
516 51	537 37	557 80	577 78	597 28	616 38	634 97	653 26	671 25	688 98
528 51	549 34	569 69	589 57	608 98	627 98	646 62	664 95	683 09	700 85
540 32	561 09	581 96	601 18	620 54	639 55	658 25	676 59	694 86	712 77
551 98	572 62	592 84	612 62	632 08	651 12	669 94	688 50	706 78	724 78
563 32	583 97	604 13	624 01	643 52	662 75	681 71	700 39	718 79	736 75
574 58	595 20	615 48	635 43	655 10	674 49	693 59	712 41	730 78	748 74
585 63	606 39	626 81	646 95	666 80	686 35	705 61	724 41	742 80	760 85
596 71	617 64	638 27	658 60	678 64	698 37	717 64	736 48	754 97	773 80
607 86	629 02	649 88	670 42	690 66	710 42	729 74	748 70	767 50	786 21
619 16	640 57	661 57	682 44	702 72	722 56	742 03	761 32	780 53	799 47
630 65	652 33	673 57	694 52	714 90	734 81	754 74	774 47	793 94	812 78
642 37	664 32	685 76	706 73	727 31	747 71	768 01	788 08	807 41	825 73
654 34	676 42	698 01	719 20	740 21	761 11	781 73	801 69	820 55	838 31
666 45	688 70	710 55	732 20	753 75	775 00	795 68	815 02	833 88	850 97
678 76	701 90	723 64	745 89	767 81	789 04	809 11	828 00	846 20	864 03
691 41	714 49	737 47	760 13	782 06	802 60	822 31	841 11	859 78	878 63
704 71	728 48	751 91	774 59	798 04	816 22	835 67	854 71	872 46	890 93
718 85	743 11	766 60	788 81	809 71	829 84	849 55	867 94	885 92	896 96
733 70	758 05	781 07	802 73	823 61	844 05	863 16	879 69	893 19	908 19
748 89	772 79	795 27	816 93	838 15	857 91	874 03	889 14	902 64	1000 00
763 96	787 27	809 78	830 82	852 36	869 11	884 81	898 94	1000 00	.....
778 69	802 11	825 04	846 41	868 68	880 17	894 76	1000 00	.....	.....

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 8 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

RESERVES AT THE END OF											
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.	44 Years.
20	\$400 27	\$416 98	\$433 81	\$450 74	\$467 74	\$484 80	\$501 87	\$518 92	\$536 92	\$553 92	\$571 92
21	412 81	429 77	446 82	463 94	481 12	498 31	515 49	532 61	549 66	566 66	583 66
22	425 54	442 71	459 97	477 27	494 59	511 89	529 15	546 32	563 38	580 38	597 38
23	438 42	455 81	473 24	490 70	508 13	525 52	542 82	560 02	577 07	594 07	611 07
24	451 45	469 02	486 61	504 19	521 71	539 16	556 49	573 68	590 67	607 67	624 67
25	464 80	482 38	500 06	517 78	535 32	552 79	570 12	587 26	604 18	621 18	638 18
26	477 84	495 72	513 54	531 28	548 91	566 39	583 68	600 74	617 54	634 54	651 54
27	491 17	509 15	527 05	544 84	562 48	579 92	597 14	614 09	630 74	647 74	664 74
28	504 54	522 61	540 57	558 37	575 98	593 35	610 47	627 27	643 73	660 73	677 73
29	517 94	536 07	554 05	571 88	589 38	606 65	623 62	640 25	656 60	673 60	690 60
30	531 35	549 51	567 47	585 20	602 65	619 79	636 59	653 00	669 08	685 08	701 08
31	544 73	562 88	580 80	598 44	615 76	632 73	649 32	665 52	681 34	697 34	713 34
32	558 06	576 16	594 00	611 51	628 67	645 45	661 82	677 82	693 47	709 47	725 47
33	571 28	589 32	607 04	624 40	641 87	657 98	674 11	689 94	705 48	721 48	737 48
34	584 40	602 38	619 89	637 06	653 88	670 20	686 22	701 94	717 41	733 41	749 41
35	597 35	615 14	632 52	649 50	666 07	682 30	698 21	713 87	729 31	744 31	760 31
36	610 11	627 73	644 92	661 71	678 15	694 28	710 14	725 78	741 19	756 19	771 19
37	622 46	640 09	657 11	673 77	690 12	706 20	722 05	737 67	753 07	768 07	783 07
38	634 98	652 25	669 14	685 72	702 03	718 10	733 95	749 56	764 94	779 94	794 94
39	647 10	664 24	681 07	697 62	713 93	730 01	745 86	761 46	776 70	791 70	807 70
40	659 06	676 14	692 94	709 51	725 84	741 93	757 58	773 25	788 98	804 98	820 98
41	670 92	688 00	704 83	721 42	737 77	753 87	769 59	784 97	800 06	815 06	830 06
42	682 75	699 86	716 74	733 36	749 73	765 72	781 35	796 69	811 90	827 90	843 90
43	694 59	711 26	728 68	745 34	761 60	777 51	793 12	808 60	824 00	839 00	854 00
44	706 47	723 70	740 66	757 23	773 42	789 32	805 08	820 70	836 24	851 24	867 24
45	718 41	735 70	752 58	769 08	785 29	801 35	817 34	833 10	848 36	864 36	879 36
46	730 41	747 63	764 47	780 99	797 38	813 68	829 76	845 53	860 04	876 04	891 04
47	742 36	759 55	776 42	793 15	809 80	826 21	842 10	857 12	871 26	886 26	901 26
48	754 31	771 56	788 64	805 66	822 42	838 66	854 01	868 46	882 38	897 38	911 38
49	766 37	783 85	801 24	818 39	835 00	850 70	865 47	879 71	893 65	908 65	923 65
50	778 74	796 55	814 10	831 10	847 17	862 29	876 36	891 14	904 43	918 43	932 43
51	791 54	809 53	826 95	843 41	858 91	873 84	888 46	902 08	915 19	928 19	941 19
52	804 66	822 52	839 41	855 30	870 61	885 61	899 58	910 97	921 65	932 65	943 65
53	817 81	835 14	851 45	867 17	882 57	896 91	906 60	919 57	929 36	939 36	949 36
54	830 59	847 35	863 51	879 38	894 06	906 08	917 35	927 41	1000 00	.....	.....
55	842 98	859 60	875 87	891 08	903 39	914 98	925 38	1000 00	.....	.....	.....
56	855 42	872 18	887 79	900 52	912 45	923 11	1000 00	.....	.....	.....	.....
57	868 24	884 38	897 45	909 75	920 74	1000 00	.....	.....	.....	.....	.....
58	880 63	894 17	906 87	918 21	1000 00	.....	.....	.....	.....	.....	.....
59	890 67	903 79	915 50	1000 00	.....	.....	.....	.....	.....	.....	.....
60	900 49	912 61	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
61	909 51	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 99.)

RESERVE AT THE END OF											
4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
67	5586 34	5602 88	5619 11	5635 14	5650 88	5666 80	5681 38	5696 09	5710 47	5724 58	5738 47
68	600 00	616 89	632 53	648 89	663 92	679 10	693 92	708 40	722 57	736 47	750 20
69	613 55	629 81	645 78	661 49	676 72	691 65	706 24	720 51	734 51	748 20	761 91
70	626 96	643 05	658 82	674 23	689 28	703 97	718 35	732 47	746 35	760 08	772 71
71	640 19	656 08	671 62	686 79	701 60	716 10	730 32	744 81	758 11	771 71	784 58
72	653 21	668 88	684 18	699 11	713 73	728 07	742 18	756 09	769 80	783 31	796 85
73	666 01	681 43	696 50	711 25	725 71	739 95	753 97	767 81	781 43	794 85	808 23
74	678 56	693 76	708 64	723 24	737 60	751 75	765 71	779 46	793 00	806 23	819 45
75	690 89	705 90	720 64	735 13	749 42	763 51	777 39	791 06	804 40	817 45	830 60
76	703 03	717 91	732 64	746 97	761 20	775 21	789 01	802 49	815 67	828 60	841 45
77	715 03	729 82	744 40	758 77	772 92	786 87	800 48	813 79	826 86	839 81	852 60
78	726 96	741 69	756 21	770 62	784 61	798 36	811 62	825 02	838 11	851 14	864 14
79	738 83	753 51	767 98	782 23	796 13	809 74	823 49	836 82	849 50	862 45	875 20
80	750 67	765 31	779 72	793 79	807 55	821 06	834 44	847 76	860 90	873 62	886 27
81	762 49	777 07	791 31	805 24	818 90	832 45	845 94	859 28	872 10	884 27	896 58
82	774 29	788 70	802 80	816 64	830 35	844 01	857 47	870 50	882 82	894 42	906 20
83	786 95	800 23	814 25	828 14	841 97	855 61	868 81	881 29	893 04	904 86	916 20
84	797 51	811 72	825 80	839 82	853 64	867 03	879 68	891 58	903 06	914 29	925 69
85	809 05	823 39	837 55	851 57	865 14	877 97	890 05	901 68	913 08	923 69	934 58
86	820 72	835 15	849 37	863 14	876 16	888 42	900 23	911 79	922 56	933 35	944 14
87	832 60	847 04	861 08	874 25	886 70	898 68	910 43	921 37	930 29	938 65	946 58
88	844 58	858 73	872 22	884 87	897 05	908 98	920 10	929 16	937 66	945 25	952 85
89	856 41	870 07	883 93	896 32	907 45	918 75	927 97	936 61	944 33	951 00	957 20
90	868 39	881 78	894 88	906 88	917 39	926 71	935 50	943 35	950 00	955 60	961 10
91	878 68	891 53	904 16	916 81	927 36	934 31	942 31	949 31	955 31	960 31	965 31
92	889 45	902 28	914 20	925 98	933 06	941 23	948 00	954 00	959 00	964 00	969 00
93	900 31	912 43	922 41	931 72	940 08	948 00	955 00	961 00	966 00	971 00	976 00
94	910 66	920 79	930 39	938 78	946 00	953 00	959 00	965 00	970 00	975 00	980 00
95	919 07	928 77	937 45	945 00	952 00	958 00	964 00	969 00	974 00	979 00	984 00
96	927 16	936 03	944 00	951 00	957 00	963 00	968 00	973 00	978 00	983 00	988 00
97	934 52	942 00	949 00	955 00	961 00	966 00	971 00	976 00	981 00	986 00	991 00
98	941 00	948 00	954 00	960 00	965 00	970 00	975 00	980 00	985 00	990 00	995 00
99	947 00	953 00	959 00	964 00	969 00	974 00	979 00	984 00	989 00	994 00	999 00
100	953 00	959 00	964 00	969 00	974 00	979 00	984 00	989 00	994 00	999 00	1000 00

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 91.)

RESERVES AT THE END OF												
Age at Issue.	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.	66 Years.
20	\$738 39	\$751 91	\$765 29	\$778 49	\$791 49	\$804 29	\$816 79	\$829 02	\$841 01	\$853 91	\$866 71	\$879 41
21	750 14	763 62	776 91	790 00	802 90	815 48	827 80	839 88	851 85	863 78	875 56	887 29
22	761 87	775 25	788 44	801 43	814 12	826 52	838 69	850 76	862 77	874 62	886 32	897 97
23	773 52	786 81	799 90	812 68	825 18	837 45	849 61	861 71	873 65	885 24	896 68	908 07
24	785 11	798 30	811 18	823 78	836 15	848 40	860 60	872 63	884 28	895 86	907 38	918 84
25	796 62	809 61	822 31	834 78	847 14	859 44	871 57	883 51	894 41	904 87	915 18	925 43
26	807 96	820 77	833 35	845 81	858 23	870 46	882 30	893 50	904 42	914 13	924 48	934 68
27	819 15	831 94	844 42	856 94	869 29	881 24	892 54	903 17	913 42	923 48	933 17	942 69
28	830 26	842 96	855 60	868 06	880 12	891 53	902 26	912 61	922 73	932 17	941 64	950 64
29	841 42	854 19	866 77	878 95	890 47	901 31	911 75	921 98	931 51	939 28	948 00	956 38
30	852 70	865 41	877 72	889 35	900 30	910 85	921 18	930 81	938 66	946 02	953 60	961 09
31	863 98	876 42	888 18	899 25	909 91	920 35	930 08	938 01	945 44	952 00	958 68	965 07
32	875 06	886 94	898 13	908 91	919 47	929 30	937 52	944 64	951 56	957 60	963 36	968 64
33	885 64	896 96	907 86	918 54	928 48	936 60	944 21	951 00	956 00	960 00	964 00	968 00
34	895 72	906 76	917 56	927 63	935 84	943 54	950 41	955 00	958 00	961 00	964 00	967 00
35	905 50	916 53	926 73	935 04	942 63	949 79	955 00	958 00	961 00	964 00	967 00	970 00
36	915 44	925 77	934 19	942 08	949 14	955 00	958 00	961 00	964 00	967 00	970 00	973 00
37	924 76	933 30	941 30	948 45	954 00	958 00	961 00	964 00	967 00	970 00	973 00	976 00
38	932 35	940 46	947 71	953 00	958 00	961 00	964 00	967 00	970 00	973 00	976 00	979 00
39	939 58	946 94	953 00	958 00	961 00	964 00	967 00	970 00	973 00	976 00	979 00	982 00
40	946 12	953 00	958 00	961 00	964 00	967 00	970 00	973 00	976 00	979 00	982 00	985 00
41	952 00	958 00	961 00	964 00	967 00	970 00	973 00	976 00	979 00	982 00	985 00	988 00

[illegible]

Net Premiums and Reserve Values for \$1,000

915

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 8 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVE AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
30	40.00	38.00	36.00	34.00	32.00	30.00	28.00	26.00	24.00	22.00	20.00
31	41.00	39.00	37.00	35.00	33.00	31.00	29.00	27.00	25.00	23.00	21.00
32	42.00	40.00	38.00	36.00	34.00	32.00	30.00	28.00	26.00	24.00	22.00
33	43.00	41.00	39.00	37.00	35.00	33.00	31.00	29.00	27.00	25.00	23.00
34	44.00	42.00	40.00	38.00	36.00	34.00	32.00	30.00	28.00	26.00	24.00
35	45.00	43.00	41.00	39.00	37.00	35.00	33.00	31.00	29.00	27.00	25.00
36	46.00	44.00	42.00	40.00	38.00	36.00	34.00	32.00	30.00	28.00	26.00
37	47.00	45.00	43.00	41.00	39.00	37.00	35.00	33.00	31.00	29.00	27.00
38	48.00	46.00	44.00	42.00	40.00	38.00	36.00	34.00	32.00	30.00	28.00
39	49.00	47.00	45.00	43.00	41.00	39.00	37.00	35.00	33.00	31.00	29.00
40	50.00	48.00	46.00	44.00	42.00	40.00	38.00	36.00	34.00	32.00	30.00
41	51.00	49.00	47.00	45.00	43.00	41.00	39.00	37.00	35.00	33.00	31.00
42	52.00	50.00	48.00	46.00	44.00	42.00	40.00	38.00	36.00	34.00	32.00
43	53.00	51.00	49.00	47.00	45.00	43.00	41.00	39.00	37.00	35.00	33.00
44	54.00	52.00	50.00	48.00	46.00	44.00	42.00	40.00	38.00	36.00	34.00
45	55.00	53.00	51.00	49.00	47.00	45.00	43.00	41.00	39.00	37.00	35.00
46	56.00	54.00	52.00	50.00	48.00	46.00	44.00	42.00	40.00	38.00	36.00
47	57.00	55.00	53.00	51.00	49.00	47.00	45.00	43.00	41.00	39.00	37.00
48	58.00	56.00	54.00	52.00	50.00	48.00	46.00	44.00	42.00	40.00	38.00
49	59.00	57.00	55.00	53.00	51.00	49.00	47.00	45.00	43.00	41.00	39.00
50	60.00	58.00	56.00	54.00	52.00	50.00	48.00	46.00	44.00	42.00	40.00
51	61.00	59.00	57.00	55.00	53.00	51.00	49.00	47.00	45.00	43.00	41.00
52	62.00	60.00	58.00	56.00	54.00	52.00	50.00	48.00	46.00	44.00	42.00
53	63.00	61.00	59.00	57.00	55.00	53.00	51.00	49.00	47.00	45.00	43.00
54	64.00	62.00	60.00	58.00	56.00	54.00	52.00	50.00	48.00	46.00	44.00
55	65.00	63.00	61.00	59.00	57.00	55.00	53.00	51.00	49.00	47.00	45.00
56	66.00	64.00	62.00	60.00	58.00	56.00	54.00	52.00	50.00	48.00	46.00
57	67.00	65.00	63.00	61.00	59.00	57.00	55.00	53.00	51.00	49.00	47.00
58	68.00	66.00	64.00	62.00	60.00	58.00	56.00	54.00	52.00	50.00	48.00
59	69.00	67.00	65.00	63.00	61.00	59.00	57.00	55.00	53.00	51.00	49.00
60	70.00	68.00	66.00	64.00	62.00	60.00	58.00	56.00	54.00	52.00	50.00
61	71.00	69.00	67.00	65.00	63.00	61.00	59.00	57.00	55.00	53.00	51.00
62	72.00	70.00	68.00	66.00	64.00	62.00	60.00	58.00	56.00	54.00	52.00
63	73.00	71.00	69.00	67.00	65.00	63.00	61.00	59.00	57.00	55.00	53.00
64	74.00	72.00	70.00	68.00	66.00	64.00	62.00	60.00	58.00	56.00	54.00
65	75.00	73.00	71.00	69.00	67.00	65.00	63.00	61.00	59.00	57.00	55.00
66	76.00	74.00	72.00	70.00	68.00	66.00	64.00	62.00	60.00	58.00	56.00
67	77.00	75.00	73.00	71.00	69.00	67.00	65.00	63.00	61.00	59.00	57.00
68	78.00	76.00	74.00	72.00	70.00	68.00	66.00	64.00	62.00	60.00	58.00
69	79.00	77.00	75.00	73.00	71.00	69.00	67.00	65.00	63.00	61.00	59.00
70	80.00	78.00	76.00	74.00	72.00	70.00	68.00	66.00	64.00	62.00	60.00
71	81.00	79.00	77.00	75.00	73.00	71.00	69.00	67.00	65.00	63.00	61.00
72	82.00	80.00	78.00	76.00	74.00	72.00	70.00	68.00	66.00	64.00	62.00
73	83.00	81.00	79.00	77.00	75.00	73.00	71.00	69.00	67.00	65.00	63.00
74	84.00	82.00	80.00	78.00	76.00	74.00	72.00	70.00	68.00	66.00	64.00
75	85.00	83.00	81.00	79.00	77.00	75.00	73.00	71.00	69.00	67.00	65.00
76	86.00	84.00	82.00	80.00	78.00	76.00	74.00	72.00	70.00	68.00	66.00
77	87.00	85.00	83.00	81.00	79.00	77.00	75.00	73.00	71.00	69.00	67.00
78	88.00	86.00	84.00	82.00	80.00	78.00	76.00	74.00	72.00	70.00	68.00
79	89.00	87.00	85.00	83.00	81.00	79.00	77.00	75.00	73.00	71.00	69.00
80	90.00	88.00	86.00	84.00	82.00	80.00	78.00	76.00	74.00	72.00	70.00
81	91.00	89.00	87.00	85.00	83.00	81.00	79.00	77.00	75.00	73.00	71.00
82	92.00	90.00	88.00	86.00	84.00	82.00	80.00	78.00	76.00	74.00	72.00
83	93.00	91.00	89.00	87.00	85.00	83.00	81.00	79.00	77.00	75.00	73.00
84	94.00	92.00	90.00	88.00	86.00	84.00	82.00	80.00	78.00	76.00	74.00
85	95.00	93.00	91.00	89.00	87.00	85.00	83.00	81.00	79.00	77.00	75.00
86	96.00	94.00	92.00	90.00	88.00	86.00	84.00	82.00	80.00	78.00	76.00
87	97.00	95.00	93.00	91.00	89.00	87.00	85.00	83.00	81.00	79.00	77.00
88	98.00	96.00	94.00	92.00	90.00	88.00	86.00	84.00	82.00	80.00	78.00
89	99.00	97.00	95.00	93.00	91.00	89.00	87.00	85.00	83.00	81.00	79.00
90	100.00	98.00	96.00	94.00	92.00	90.00	88.00	86.00	84.00	82.00	80.00
91	101.00	99.00	97.00	95.00	93.00	91.00	89.00	87.00	85.00	83.00	81.00
92	102.00	100.00	98.00	96.00	94.00	92.00	90.00	88.00	86.00	84.00	82.00
93	103.00	101.00	99.00	97.00	95.00	93.00	91.00	89.00	87.00	85.00	83.00
94	104.00	102.00	100.00	98.00	96.00	94.00	92.00	90.00	88.00	86.00	84.00
95	105.00	103.00	101.00	99.00	97.00	95.00	93.00	91.00	89.00	87.00	85.00
96	106.00	104.00	102.00	100.00	98.00	96.00	94.00	92.00	90.00	88.00	86.00
97	107.00	105.00	103.00	101.00	99.00	97.00	95.00	93.00	91.00	89.00	87.00
98	108.00	106.00	104.00	102.00	100.00	98.00	96.00	94.00	92.00	90.00	88.00
99	109.00	107.00	105.00	103.00	101.00	99.00	97.00	95.00	93.00	91.00	89.00
100	110.00	108.00	106.00	104.00	102.00	100.00	98.00	96.00	94.00	92.00	90.00

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

RESERVES AT THE END OF												
Age at Issue.	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.	
20	\$738 33	\$751 91	\$765 29	\$778 49	\$791 49	\$804 29	\$816 79	\$829 02	\$841 01	\$852 91	\$864 71	
21	750 14	763 62	776 91	790 00	802 90	815 48	827 80	839 38	851 85	863 75	875 23	
22	761 87	775 25	788 44	801 49	814 12	826 52	838 69	850 76	862 77	874 61	886 29	
23	773 52	786 81	799 90	812 68	825 18	837 45	849 61	861 71	873 65	885 20	896 58	
24	785 11	798 30	811 18	823 78	836 15	848 40	860 60	872 63	884 28	895 29	906 46	
25	796 62	809 61	822 31	834 78	847 14	859 44	871 57	883 31	894 41	904 97	914 38	
26	807 96	820 77	833 35	845 81	858 22	870 46	882 30	893 50	904 04	914 13	924 14	
27	819 15	831 84	844 42	856 94	869 29	881 24	892 54	903 17	913 42	923 45	933 38	
28	830 26	842 96	855 60	868 06	880 12	891 59	902 36	912 61	922 73	932 17	941 57	
29	841 42	854 19	866 77	878 95	890 47	901 31	911 75	921 98	931 51	939 28	946 54	
30	852 70	865 41	877 72	889 35	900 80	910 85	921 18	930 81	938 66	946 02	952 39	
31	863 99	876 42	888 18	899 25	909 91	920 35	930 08	938 01	945 44	952 09	958 04	
32	875 06	886 94	898 13	908 91	919 47	929 80	937 32	944 84	951 56	957 00	961 58	
33	885 64	896 96	907 86	918 54	928 49	936 60	944 21	951 00	956 00	960 00	964 00	
34	895 72	906 76	917 56	927 63	936 84	943 54	950 41	956 00	960 00	964 00	968 00	
35	905 59	916 53	926 73	935 04	942 83	949 79	956 00	960 00	964 00	968 00	972 00	
36	915 44	925 77	934 29	942 08	949 14	955 00	960 00	964 00	968 00	972 00	976 00	
37	924 76	933 30	941 30	948 45	955 00	960 00	964 00	968 00	972 00	976 00	980 00	
38	932 35	940 46	947 71	954 00	960 00	964 00	968 00	972 00	976 00	980 00	984 00	
39	939 58	946 94	953 00	959 00	964 00	968 00	972 00	976 00	980 00	984 00	988 00	
40	946 12	952 00	957 00	962 00	966 00	970 00	974 00	978 00	982 00	986 00	990 00	
41	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	

RESERVES AT THE END OF

[illegible]

Net Premiums and Reserve Values for \$1,000

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 8 PER CENT.

Age at Issue.		RESERVE AT THE END OF										
		Net Annual Premiums.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
38	40	38	66	84	101	118	135	152	169	186	203	220
39	41	39	67	85	102	119	136	153	170	187	204	221
40	42	40	68	86	103	120	137	154	171	188	205	222
41	43	41	69	87	104	121	138	155	172	189	206	223
42	44	42	70	88	105	122	139	156	173	190	207	224
43	45	43	71	89	106	123	140	157	174	191	208	225
44	46	44	72	90	107	124	141	158	175	192	209	226
45	47	45	73	91	108	125	142	159	176	193	210	227
46	48	46	74	92	109	126	143	160	177	194	211	228
47	49	47	75	93	110	127	144	161	178	195	212	229
48	50	48	76	94	111	128	145	162	179	196	213	230
49	51	49	77	95	112	129	146	163	180	197	214	231
50	52	50	78	96	113	130	147	164	181	198	215	232
51	53	51	79	97	114	131	148	165	182	199	216	233
52	54	52	80	98	115	132	149	166	183	200	217	234
53	55	53	81	99	116	133	150	167	184	201	218	235
54	56	54	82	100	117	134	151	168	185	202	219	236
55	57	55	83	101	118	135	152	169	186	203	220	237
56	58	56	84	102	119	136	153	170	187	204	221	238
57	59	57	85	103	120	137	154	171	188	205	222	239
58	60	58	86	104	121	138	155	172	189	206	223	240
59	61	59	87	105	122	139	156	173	190	207	224	241
60	62	60	88	106	123	140	157	174	191	208	225	242
61	63	61	89	107	124	141	158	175	192	209	226	243
62	64	62	90	108	125	142	159	176	193	210	227	244
63	65	63	91	109	126	143	160	177	194	211	228	245
64	66	64	92	110	127	144	161	178	195	212	229	246
65	67	65	93	111	128	145	162	179	196	213	230	247
66	68	66	94	112	129	146	163	180	197	214	231	248
67	69	67	95	113	130	147	164	181	198	215	232	249
68	70	68	96	114	131	148	165	182	199	216	233	250
69	71	69	97	115	132	149	166	183	200	217	234	251
70	72	70	98	116	133	150	167	184	201	218	235	252
71	73	71	99	117	134	151	168	185	202	219	236	253
72	74	72	100	118	135	152	169	186	203	220	237	254
73	75	73	101	119	136	153	170	187	204	221	238	255
74	76	74	102	120	137	154	171	188	205	222	239	256
75	77	75	103	121	138	155	172	18				

Net Premiums and Reserve Values per \$1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 8 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
25	88 59	84 10	172 86	261 91	355 88	458 42	554 08	653 30	753 35	853 29	\$1,000
26	88 62	84 08	171 82	261 85	355 88	458 37	554 02	653 25	753 30	853 24	1,000
27	88 64	84 06	171 29	261 82	355 78	458 31	554 56	653 09	753 15	853 23	1,000
28	88 67	84 04	171 26	261 78	355 73	458 25	554 50	653 03	753 09	853 20	1,000
29	88 71	84 03	171 23	261 74	355 67	458 19	554 44	653 07	753 13	853 17	1,000
30	88 74	84 02	171 20	261 69	355 62	458 12	554 36	653 50	753 10	853 13	1,000
31	88 78	83 99	171 16	261 64	355 55	458 05	554 29	653 43	753 04	853 10	1,000
32	88 82	83 97	171 13	261 58	355 48	457 97	554 21	653 35	753 07	853 08	1,000
33	88 86	83 96	171 09	261 52	355 41	457 90	554 12	653 27	753 00	853 01	1,000
34	88 91	83 93	171 04	261 46	355 34	457 80	554 03	653 18	753 42	853 96	1,000
35	88 96	83 91	171 00	261 40	355 26	457 71	553 93	653 08	753 34	853 91	1,000
36	88 02	83 89	170 96	261 34	355 17	457 61	553 83	653 98	753 26	853 86	1,000
37	88 08	83 87	170 90	261 26	355 08	457 51	553 71	653 88	753 14	853 80	1,000
38	88 15	83 85	170 85	261 18	354 98	457 39	553 58	653 74	753 05	853 73	1,000
39	88 22	83 81	170 80	261 10	354 87	457 26	553 45	653 60	752 93	853 65	1,000
40	88 30	83 78	170 74	261 02	354 76	457 13	553 29	653 45	752 80	853 57	1,000
41	88 39	83 74	170 67	260 91	354 62	457 97	553 13	653 29	752 60	853 48	1,000
42	88 49	83 71	170 60	260 80	354 48	457 80	552 94	653 11	752 51	853 38	1,000
43	88 60	83 67	170 51	260 67	354 32	457 61	552 75	652 91	752 34	853 28	1,000
44	88 72	83 63	170 42	260 55	354 16	457 42	552 58	652 70	752 15	853 16	1,000
45	88 86	83 58	170 33	260 41	353 98	457 21	552 30	652 47	752 95	853 02	1,000
46	88 01	83 54	170 24	260 28	353 80	457 99	552 05	652 21	752 72	852 86	1,000
47	88 18	83 49	170 15	260 13	353 60	457 75	551 78	652 93	752 46	852 69	1,000
48	88 36	83 45	170 05	259 98	353 39	457 48	551 47	652 64	752 16	852 50	1,000
49	88 55	83 39	169 94	259 80	353 15	457 18	551 12	652 23	752 83	852 26	1,000
50	88 85	83 34	169 82	259 61	352 88	449 88	550 71	652 80	752 44	852 02	1,000
51	88 14	83 27	169 68	259 35	352 55	449 41	550 23	652 81	752 00	879 73	1,000
52	88 47	83 21	169 53	259 11	352 17	448 83	549 68	652 71	752 50	879 41	1,000
53	88 81	83 12	169 32	258 78	351 71	448 37	549 05	652 10	752 93	879 03	1,000
54	89 26	83 01	169 07	258 39	351 18	447 72	548 32	652 86	752 28	878 62	1,000
55	89 78	82 87	168 78	257 94	350 58	446 99	547 51	652 63	752 55	878 15	1,000
56	89 26	82 71	168 45	257 49	349 90	446 16	546 69	651 60	751 74	877 62	1,000
57	89 84	82 54	168 09	256 86	349 14	445 24	545 56	650 57	750 83	877 08	1,000
58	90 50	82 35	167 57	256 22	348 28	444 30	544 41	649 41	750 82	876 37	1,000
59	92 26	82 12	167 20	255 50	347 38	443 06	543 14	648 13	750 69	875 65	1,000
60	96 04	81 87	166 68	254 70	346 27	441 79	541 73	646 70	750 44	874 88	1,000
61	98 96	81 69	166 10	253 83	345 11	440 37	540 16	645 11	750 04	873 98	1,000
62	97 95	81 29	165 48	252 86	344 82	438 81	538 43	643 35	749 50	872 92	1,000
63	99 07	80 96	164 78	251 79	342 39	437 09	536 51	641 42	752 79	871 51	1,000
64	100 81	80 69	164 01	250 60	340 82	435 19	534 40	639 28	750 89	870 55	1,000
65	101 69	80 19	163 17	249 51	339 10	433 11	532 07	636 90	748 78	869 18	1,000
66	102 22	79 74	162 34	247 90	337 22	430 82	529 50	634 28	746 45	867 65	1,000
67	104 98	79 27	161 25	246 37	335 16	428 31	526 68	631 39	743 86	865 95	1,000
68	106 83	78 75	160 17	244 69	332 90	425 54	523 56	628 13	741 00	864 05	1,000
69	108 92	78 20	158 98	242 65	330 42	423 48	520 10	624 63	737 81	861 95	1,000
70	111 28	77 57	157 06	240 80	327 05	419 09	516 25	620 55	734 27	859 63	1,000

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 46.)

Age at Issue	Net Annual Premium.	RESERVE AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$28 34	\$21 55	\$43 87	\$66 99	\$90 98	\$115 78	\$141 52	\$168 19
21	28 75	21 93	44 65	68 19	92 58	117 86	144 05	171 20
22	29 18	22 33	45 46	69 48	94 27	120 00	146 66	174 39
23	29 63	22 74	46 30	70 71	96 00	122 20	149 86	177 49
24	30 09	23 17	47 17	72 08	97 79	124 48	152 15	180 78
25	30 57	23 61	48 06	73 39	99 63	126 82	154 97	184 16
26	31 06	24 05	48 97	74 78	101 52	129 21	157 91	187 64
27	31 57	24 52	49 91	76 22	103 46	131 69	160 98	191 23
28	32 09	25 00	50 88	77 69	105 47	134 23	164 08	194 90
29	32 64	25 49	51 88	79 21	107 53	136 84	167 21	198 68
30	33 20	26 99	52 91	80 78	109 64	139 53	170 49	202 56
31	33 79	26 51	53 97	82 38	111 81	142 29	173 85	206 54
32	34 39	27 05	55 04	84 03	114 04	145 12	177 29	210 61
33	35 02	27 59	56 15	85 72	116 33	148 02	180 82	214 78
34	35 67	28 15	57 30	87 46	118 68	150 98	184 43	219 06
35	36 34	28 74	58 47	89 24	121 08	154 03	188 12	223 43
36	37 04	29 32	59 67	91 05	123 53	157 13	191 90	227 89
37	37 76	29 94	60 89	92 91	126 03	160 31	195 76	232 45
38	38 51	30 55	62 14	94 81	128 60	163 55	199 71	237 11
39	39 30	31 19	63 42	96 76	131 28	166 88	203 74	241 86
40	40 11	31 88	64 74	98 75	133 92	170 27	207 85	246 69
41	40 96	32 50	66 09	100 81	136 67	173 73	212 02	251 59
42	41 85	33 19	67 48	102 89	139 47	177 24	216 25	256 54
43	42 77	33 89	68 88	105 01	142 30	180 79	220 52	261 51
44	43 74	34 60	70 31	107 15	145 16	184 36	224 78	266 47
45	44 76	35 33	71 75	109 32	148 04	187 93	229 04	271 42
46	45 83	36 05	73 21	111 48	150 90	191 48	233 27	276 32
47	46 94	36 79	74 67	113 64	153 73	194 99	237 45	281 18
48	48 12	37 52	76 10	115 76	156 53	198 45	241 57	285 96
49	49 36	38 23	77 50	117 84	159 27	201 86	245 62	290 65
50	50 66	38 93	78 89	119 89	161 98	205 19	249 59	295 34
51	52 03	39 63	80 26	121 92	164 68	208 47	253 47	299 72
52	53 46	40 32	81 61	123 90	167 34	211 66	257 26	304 09
53	55 01	41 00	82 93	125 85	169 79	214 77	260 98	308 33
54	56 68	41 66	84 23	127 74	172 24	217 79	264 47	312 56
55	58 35	42 31	85 49	129 58	174 64	220 71	267 83	316 77
56	60 17	42 94	86 72	131 38	176 95	223 50	271 13	319 96
57	62 11	43 57	87 93	133 12	179 17	226 18	274 24	323 44
58	64 18	44 19	89 10	134 79	181 30	228 71	277 14	326 74
59	66 40	44 78	90 23	136 39	183 31	231 10	279 87	329 76
60	68 77	45 35	91 30	137 90	185 21	233 33	282 38	332 49

NOTE—This table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1883

Net Premiums and Reserve Values for \$1,000

15-PREMIUM LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$195 88	\$224 48	\$254 17	\$284 96	\$316 88	\$349 97	\$384 29	\$419 88
21	199 88	228 49	258 71	289 04	322 53	356 21	391 13	427 38
22	202 93	232 61	263 88	295 28	328 34	363 62	398 17	435 04
23	206 66	236 87	268 19	300 66	334 32	369 22	405 41	442 25
24	210 47	241 25	273 14	306 20	340 48	376 01	412 86	450 07
25	214 41	245 74	278 23	311 90	346 80	382 99	420 51	458 23
26	218 45	250 37	283 46	317 75	353 30	390 15	428 37	466 89
27	222 60	255 13	288 84	323 77	360 97	397 51	436 43	475 88
28	226 88	260 02	294 86	329 94	368 82	405 06	444 71	485 08
29	231 27	265 03	300 02	336 27	373 84	412 80	453 19	495 13
30	235 78	270 17	305 82	342 76	381 04	420 73	461 89	504 88
31	240 38	275 45	311 77	349 41	388 42	428 87	470 80	514 38
32	245 11	280 84	317 88	356 22	395 97	437 18	479 91	524 23
33	249 94	286 37	324 09	363 19	403 69	445 68	489 21	534 37
34	254 00	292 02	330 48	370 31	411 58	454 36	498 70	544 79
35	259 96	297 81	336 99	377 58	419 62	463 19	508 37	555 23
36	265 14	303 70	343 63	384 98	427 80	472 13	518 18	565 88
37	270 42	309 72	350 89	392 51	436 12	481 30	528 13	576 71
38	275 81	315 84	358 27	400 15	444 54	490 53	538 20	587 67
39	281 28	322 06	366 24	407 88	453 06	499 85	548 37	598 74
40	286 84	328 36	371 28	415 68	461 64	509 25	558 63	609 38
41	292 47	334 72	378 38	423 63	470 28	518 71	568 96	621 13
42	298 13	341 10	385 50	431 41	478 94	528 20	579 34	632 33
43	303 81	347 49	392 62	439 20	487 62	537 71	589 74	643 39
44	309 48	353 87	399 73	447 16	496 27	547 21	600 15	655 38
45	315 12	360 22	406 81	454 99	504 89	556 68	610 54	666 73
46	320 72	366 51	413 82	462 75	513 44	566 09	620 90	678 13
47	326 25	372 73	420 74	470 42	521 91	575 42	631 19	689 63
48	331 69	378 85	427 56	477 98	530 28	584 65	641 39	700 88
49	337 02	384 85	434 25	485 39	538 47	593 73	651 47	712 09
50	342 24	390 72	440 79	492 65	546 51	602 66	661 42	723 23
51	347 34	396 43	447 16	499 72	554 36	611 40	671 21	734 27
52	352 29	401 98	453 33	506 58	561 99	619 92	680 79	745 15
53	357 06	407 32	459 28	513 19	569 37	628 19	690 15	755 89
54	361 64	412 43	464 97	519 54	576 45	636 17	699 26	766 41
55	366 01	417 31	470 40	525 57	583 22	643 84	708 07	776 73
56	370 15	421 92	475 51	531 26	589 62	651 14	716 55	786 87
57	374 06	426 23	480 28	536 53	595 62	658 06	724 71	796 67
58	377 68	430 21	484 67	541 48	601 19	664 54	732 49	806 25
59	380 98	433 83	488 64	545 21	606 27	670 55	739 89	815 79
60	383 95	437 02	492 14	549 33	610 32	676 10	746 92	824 25

NOTE—This table was adopted by the Connecticut Mutual Life Insurance Company, March 25, 1885.

Net Premiums and Reserve Values for \$1,000

919

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF							
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.
20	55 49	108 45	158 09	214 77	273 58	334 61	397 95	463 68	
21	56 53	108 42	158 05	214 73	273 53	334 55	397 88	463 60	
22	56 56	108 40	158 02	214 69	273 48	334 49	397 81	463 53	
23	56 60	108 38	157 99	214 65	273 43	334 43	397 74	463 45	
24	56 64	108 37	157 96	214 60	273 38	334 37	397 66	463 36	
25	56 69	108 35	157 93	214 56	273 33	334 30	397 59	463 28	
26	56 73	108 32	157 90	214 52	273 28	334 23	397 51	463 19	
27	56 78	108 31	157 86	214 47	273 21	334 16	397 42	463 08	
28	56 84	108 28	157 83	214 43	273 15	334 08	397 33	462 90	
29	56 90	108 25	157 80	214 38	273 08	334 00	397 24	462 88	
30	56 97	108 24	157 77	214 33	273 02	333 93	397 14	462 77	
31	57 04	108 23	157 73	214 28	272 96	333 84	397 04	462 65	
32	57 12	108 20	157 69	214 23	272 88	333 75	396 93	462 52	
33	57 21	108 18	157 66	214 18	272 81	333 65	396 81	462 37	
34	57 31	108 16	157 63	214 13	272 74	333 56	396 68	462 22	
35	57 42	108 15	157 60	214 07	272 66	333 45	396 55	462 07	
36	57 54	108 13	157 56	214 02	272 57	333 34	396 41	461 91	
37	57 67	108 11	157 53	213 96	272 50	333 24	396 28	461 74	
38	57 82	108 10	157 50	213 91	272 42	333 14	396 15	461 58	
39	57 99	108 09	157 48	213 87	272 37	333 04	396 02	461 41	
40	58 18	108 08	157 47	213 85	272 31	332 96	395 89	461 28	
41	58 39	108 11	157 44	213 85	272 28	332 88	395 76	461 04	
42	58 64	108 14	157 51	213 85	272 25	332 80	395 62	460 82	
43	58 91	108 16	157 55	213 86	272 22	332 72	395 45	460 56	
44	59 22	108 22	157 58	213 87	272 18	332 54	395 28	460 24	
45	59 57	108 28	157 62	213 88	272 11	332 43	394 96	459 86	
46	59 97	108 32	157 65	213 85	271 99	332 21	394 68	459 41	
47	60 42	108 37	157 68	213 79	271 84	331 94	394 28	458 87	
48	60 92	108 40	157 63	213 68	271 63	331 60	393 75	458 25	
49	61 48	108 39	157 57	213 52	271 36	331 19	393 19	457 53	
50	62 12	108 37	157 49	213 34	271 04	330 72	392 54	456 71	
51	62 82	108 34	157 38	213 12	270 68	330 18	391 82	456 80	
52	63 61	108 31	157 26	212 87	270 28	329 53	391 02	454 78	
53	64 48	108 28	157 12	212 59	269 80	328 92	390 13	453 65	
54	65 45	108 20	156 95	212 27	269 29	328 13	389 14	452 44	
55	66 54	108 13	156 77	211 92	268 74	327 33	388 06	451 08	
56	67 74	108 05	156 57	211 55	268 13	326 49	386 87	449 58	
57	69 07	102 99	156 87	211 15	267 43	325 54	385 40	447 95	
58	70 55	102 92	156 16	210 72	266 77	324 51	384 21	446 13	
59	72 20	102 85	155 92	210 25	266 01	323 41	382 70	444 25	
60	74 02	102 76	155 67	209 75	265 19	322 19	381 64	442 14	

NOTE.—This Table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1892.

Net Premiums and Reserve Values for \$1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE'S PER CENT.

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$581 91	\$602 74	\$676 28	\$752 66	\$831 98	\$914 28	\$1,000
21	581 68	602 66	676 21	752 59	831 92	914 26	1,000
22	581 75	602 58	676 13	752 51	831 86	914 21	1,000
23	581 66	602 49	676 04	752 43	831 80	914 27	1,000
24	581 67	602 40	675 95	752 35	831 73	914 20	1,000
25	581 46	602 30	675 85	752 28	831 66	914 13	1,000
26	581 88	602 19	675 75	752 17	831 58	914 14	1,000
27	581 28	602 08	675 64	752 06	831 50	914 08	1,000
28	581 16	601 97	675 52	751 96	831 41	914 02	1,000
29	581 05	601 84	675 39	751 88	831 31	913 97	1,000
30	580 92	601 70	675 25	751 70	831 20	913 91	1,000
31	580 78	601 56	675 10	751 56	831 08	913 83	1,000
32	580 68	601 39	674 94	751 40	830 95	913 75	1,000
33	580 47	601 22	674 76	751 24	830 81	913 67	1,000
34	580 30	601 04	674 57	751 06	830 66	913 57	1,000
35	580 13	600 85	674 37	750 86	830 49	913 45	1,000
36	529 94	600 64	674 15	750 65	830 30	913 34	1,000
37	529 75	600 42	673 92	750 41	830 10	913 20	1,000
38	529 54	600 18	673 66	750 15	829 87	913 05	1,000
39	529 38	599 99	673 38	749 86	829 61	912 88	1,000
40	529 10	599 65	673 06	749 58	829 32	912 69	1,000
41	528 84	599 38	672 79	749 16	828 99	912 48	1,000
42	528 54	598 96	672 28	748 74	828 61	912 25	1,000
43	528 19	598 58	671 81	748 26	828 19	911 97	1,000
44	527 77	598 04	671 26	747 71	827 71	911 65	1,000
45	527 29	597 47	670 68	747 08	827 16	911 29	1,000
46	526 72	596 80	669 91	746 37	826 54	910 91	1,000
47	526 07	596 04	669 09	745 56	825 85	910 45	1,000
48	525 30	595 17	668 16	744 64	825 06	909 85	1,000
49	524 48	594 19	667 11	743 61	824 17	908 89	1,000
50	523 46	593 08	665 94	743 46	823 18	908 76	1,000
51	522 87	591 85	664 68	741 18	822 08	908 05	1,000
52	521 16	590 48	663 17	739 75	820 85	907 27	1,000
53	519 62	588 97	661 56	738 17	819 49	906 39	1,000
54	518 88	587 29	659 78	736 42	817 97	905 42	1,000
55	516 71	585 46	657 82	734 48	816 29	904 34	1,000
56	514 98	583 48	655 66	732 34	814 45	903 13	1,000
57	512 99	581 22	653 29	729 98	812 37	901 80	1,000
58	510 86	578 79	650 66	727 37	810 09	900 32	1,000
59	508 58	576 10	647 76	724 48	807 56	898 68	1,000
60	505 95	573 14	644 54	721 26	804 74	896 85	1,000

NOTE.—This Table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1892.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 95.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF										
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$28 18	\$16 15	\$32 85	\$50 15	\$68 07	\$86 62	\$105 84	\$125 73	\$146 38	\$167 67	\$188 78	\$212 54
21	28 48	16 46	33 48	51 12	69 38	88 29	107 87	128 14	149 19	170 89	193 39	216 69
22	28 88	16 78	34 14	52 12	70 74	90 01	109 96	130 68	152 02	174 17	197 15	220 85
23	29 20	17 11	34 82	53 15	72 13	91 78	112 19	133 19	154 99	177 59	200 96	225 15
24	29 56	17 45	35 52	54 22	73 57	93 61	114 36	136 82	159 06	181 07	204 88	229 56
25	30 26	17 81	36 24	55 31	75 05	95 49	116 64	138 54	161 22	184 66	208 95	234 09
26	30 59	18 17	36 97	56 44	76 58	97 42	119 00	141 39	164 44	188 36	213 12	238 75
27	31 22	18 55	37 74	57 60	78 15	99 42	121 49	144 20	167 77	192 16	217 40	243 83
28	31 58	18 94	38 52	58 79	79 77	101 47	123 92	147 15	171 19	196 04	221 89	248 43
29	32 28	19 33	39 38	60 02	81 43	103 52	126 48	150 19	174 70	200 09	226 81	253 46
30	33 02	19 74	40 17	61 30	83 14	105 73	129 19	153 31	178 32	204 18	230 94	258 61
31	33 38	20 17	41 03	62 60	84 90	107 96	131 83	156 51	182 02	209 40	236 87	263 98
32	33 78	20 61	41 91	63 93	86 71	110 26	134 62	159 79	185 81	212 71	240 52	269 38
33	34 20	21 05	42 81	65 32	88 57	112 63	137 47	163 15	188 69	217 19	245 49	274 81
34	34 66	21 51	43 75	66 74	90 49	115 09	140 40	166 80	193 69	221 54	250 59	280 46
35	35 14	22 00	44 72	68 20	92 46	117 58	143 40	170 14	197 77	226 31	255 78	286 24
36	35 64	22 48	45 71	69 69	94 47	120 05	146 49	173 78	201 95	231 05	261 19	292 11
37	36 16	22 99	46 72	71 23	96 52	122 68	149 64	177 49	206 23	235 99	266 51	298 09
38	36 70	23 50	47 77	72 81	98 66	125 34	152 89	181 29	210 60	240 83	272 01	304 15
39	37 26	24 04	48 84	74 41	100 85	128 19	156 20	185 19	215 04	245 86	277 69	310 28
40	37 84	24 58	49 95	76 11	103 10	130 92	159 69	189 16	219 65	250 94	283 29	316 44
41	38 44	25 16	51 10	77 85	105 42	133 82	163 09	193 20	224 21	256 18	288 90	322 65
42	39 06	25 75	52 29	79 62	107 78	136 77	166 61	197 90	228 85	261 27	294 59	328 92
43	39 70	26 36	53 50	81 44	110 20	139 78	170 19	201 42	233 59	266 45	300 26	335 00
44	40 36	26 97	54 74	83 29	112 65	142 81	173 77	205 55	238 15	271 59	306 91	341 13
45	41 04	27 62	56 00	85 17	115 18	146 86	177 37	209 67	242 79	276 72	311 52	347 21
46	41 74	28 26	57 28	87 07	117 81	149 90	180 95	213 77	247 38	281 89	317 05	353 20
47	42 46	28 93	58 58	89 00	120 09	151 98	184 51	217 86	251 94	286 83	322 53	359 11
48	43 20	29 58	59 97	90 96	122 53	154 94	188 05	221 87	256 44	291 78	327 91	364 90
49	44 00	30 28	61 15	92 78	124 99	157 93	191 55	225 86	260 88	296 64	333 83	370 87
50	44 82	30 99	62 42	94 61	127 45	160 90	195 02	229 80	265 28	301 44	338 87	376 71
51	45 66	31 64	63 71	96 49	129 87	163 87	198 47	233 70	269 59	306 15	343 87	382 50
52	46 52	32 31	65 01	98 37	132 32	166 82	201 99	237 57	273 85	310 77	348 87	388 24
53	47 40	32 98	66 31	100 27	134 79	169 76	205 30	241 39	278 04	315 63	353 88	393 91
54	48 30	33 66	67 61	102 18	137 19	172 69	208 67	245 15	282 14	320 59	358 88	399 51
55	49 22	34 24	68 92	104 05	139 62	175 62	212 02	249 36	286 17	325 59	363 87	405 09

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company March 23d, 1892.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 35.)

Age at Issue.	RESERVE AT THE END OF										Reserve Values on Paid-up Life Policies per \$1,000.	
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.		Present Age.	Net Single Premium or Reserve.
20	286 38	260 90	286 38	312 68	339 98	368 28	397 57	427 94	459 62		Present Age.	Net Single Premium or Reserve.
21	286 84	265 85	291 75	318 58	346 38	376 18	406 02	436 95	468 00	20	339 94	60 666 28
22	286 46	270 93	297 32	324 65	353 97	383 29	413 68	444 18	476 80	21	336 68	61 678 28
23	286 21	276 17	308 05	330 89	359 72	389 59	420 63	452 60	485 88	22	340 57	62 689 28
24	286 10	281 55	308 93	337 29	366 66	397 05	428 69	461 25	495 19	23	345 82	64 712 08
25	286 12	287 07	314 97	348 86	378 77	408 78	439 85	470 12	504 59	24	356 18	65 723 28
26	286 23	292 73	321 16	350 59	381 08	412 62	445 32	479 19	514 30	25	361 72	66 734 28
27	270 56	298 55	327 51	357 49	388 54	420 60	453 99	488 49	524 23	26	367 48	67 745 16
28	276 99	304 50	334 01	364 56	396 19	428 98	463 85	497 97	534 37	27	372 32	68 755 89
29	281 54	310 60	340 67	371 80	404 01	437 35	473 81	507 65	544 78	28	379 39	69 766 43
30	287 23	316 85	347 49	379 19	412 01	445 97	481 12	517 52	553 22	29	386 64	70 776 78
31	288 06	323 24	354 46	386 75	420 16	454 78	490 53	527 54	565 89	30	392 09	71 786 82
32	289 02	329 77	361 57	394 45	428 48	463 64	500 09	537 70	576 71	31	398 73	72 796 87
33	296 11	336 44	368 52	402 30	436 90	472 68	509 69	547 99	587 67	32	405 58	73 806 20
34	311 84	343 24	376 20	410 27	445 46	481 88	519 45	558 38	598 74	33	412 63	74 815 70
35	317 68	350 16	383 70	418 38	454 11	491 07	528 31	568 89	609 92	34	419 89	75 824 28
36	324 19	357 18	391 28	426 48	462 83	500 39	539 24	579 42	621 18	35	427 96	76 834 01
37	330 67	364 27	398 93	434 69	471 61	509 76	549 29	590 10	632 61	36	435 04	77 842 97
38	337 23	371 42	406 68	442 94	480 48	519 17	559 28	600 77	643 89	37	442 95	78 851 89
39	343 94	378 62	414 86	451 23	489 27	528 58	569 28	611 47	655 39	38	451 07	79 860 49
40	350 63	385 84	422 11	459 51	498 11	538 00	579 31	622 14	666 72	39	459 42	80 869 08
41	357 84	393 06	429 85	467 78	506 92	547 39	589 30	632 82	678 19	40	468 00	81 877 48
42	364 03	400 26	437 55	475 99	515 68	556 71	599 24	643 44	689 51	41	476 88	82 886 08
43	370 70	407 41	445 20	484 15	524 36	565 96	609 19	653 92	700 28	42	485 85	83 894 88
44	377 31	414 49	452 76	492 20	532 98	575 09	618 84	664 41	712 98	43	495 04	84 903 89
45	383 84	421 29	460 22	500 15	541 38	584 08	628 45	674 78	722 24	44	504 39	85 912 32
46	390 23	428 87	467 55	507 94	549 69	592 96	637 89	684 90	734 27	45	514 04	86 921 85
47	396 43	435 12	474 73	515 55	557 75	601 58	647 14	694 88	745 16	46	523 94	87 931 02
48	402 81	441 71	481 72	522 96	565 68	609 94	656 15	704 68	755 89	47	534 78	88 940 75
49	408 85	448 12	488 50	530 15	573 27	618 08	664 92	714 19	766 42	48	545 55	89 950 28
50	414 73	454 84	495 08	537 10	580 68	625 94	673 40	722 48	772 78	49	556 56	90 960 08
51	420 43	460 94	501 41	543 77	587 69	633 48	681 58	732 44	785 82	50	567 81	91 969 88
52	425 98	466 15	507 47	550 14	594 42	640 67	689 36	741 09	795 67	51	579 34	92 979 84
53	431 27	471 69	513 25	556 18	600 78	647 47	696 78	749 41	806 28	52	591 09	93 989 87
54	436 86	476 98	518 70	561 64	606 74	655 85	706 79	757 38	815 70	53	603 01	94 999 88
55	441 19	481 92	523 79	567 10	612 25	659 78	710 39	765 04	824 93	54	615 15	95 100 00
										55	627 51	96 100 00
										56	640 00	97 100 00
										57	652 51	98 100 00
										58	665 00	99 100 00

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company March 23d, 1882.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 PER CENT.

Age at Issue,	Net Annual Premiums.	RESERVE AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$40.77	\$34.46	\$70.18	\$107.22	\$145.63	\$185.47	\$226.79	\$269.65	\$314.11	\$360.24	\$408.10
21	40.81	34.45	70.17	107.20	145.61	185.44	226.76	269.61	314.06	360.18	408.03
22	40.86	34.45	70.16	107.19	145.60	185.42	226.73	269.57	314.02	360.12	407.97
23	40.90	34.44	70.16	107.19	145.59	185.41	226.71	269.54	313.98	360.10	407.91
24	40.95	34.45	70.16	107.19	145.58	185.40	226.69	269.51	313.94	360.08	407.85
25	41.01	34.45	70.16	107.19	145.58	185.39	226.67	269.49	313.91	359.99	407.79
26	41.07	34.45	70.16	107.19	145.57	185.38	226.65	269.47	313.87	359.93	407.73
27	41.13	34.45	70.17	107.19	145.57	185.38	226.65	269.45	313.84	359.89	407.67
28	41.21	34.46	70.18	107.20	145.59	185.38	226.64	269.43	313.82	359.85	407.62
29	41.28	34.46	70.19	107.21	145.60	185.39	226.64	269.43	313.80	359.82	407.56
30	41.37	34.47	70.21	107.24	145.62	185.41	226.68	269.43	313.79	359.79	407.51
31	41.47	34.49	70.23	107.27	145.65	185.44	226.68	269.45	313.78	359.77	407.47
32	41.57	34.51	70.26	107.30	145.69	185.48	226.72	269.47	313.79	359.75	407.44
33	41.69	34.52	70.29	107.35	145.75	185.54	226.77	269.51	313.81	359.76	407.41
34	41.82	34.55	70.34	107.41	145.83	185.61	226.84	269.57	313.86	359.79	407.42
35	41.97	34.59	70.40	107.50	145.91	185.71	226.93	269.66	313.94	359.85	407.45
36	42.13	34.62	70.47	107.58	146.02	185.82	227.05	269.77	314.04	359.93	407.51
37	42.31	34.67	70.55	107.70	146.15	185.97	227.21	269.93	314.19	360.05	407.59
38	42.52	34.72	70.65	107.82	146.31	186.15	227.41	270.13	314.37	360.20	407.70
39	42.75	34.78	70.76	107.99	146.52	186.39	227.68	270.38	314.60	360.40	407.84
40	43.01	34.85	70.90	108.19	146.77	186.67	227.95	270.67	314.87	360.62	407.98
41	43.31	34.95	71.08	108.44	147.06	187.01	228.30	271.01	315.18	360.86	408.14
42	43.64	35.05	71.28	108.72	147.41	187.38	228.69	271.38	315.50	361.11	408.28
43	44.01	35.18	71.51	109.04	147.79	187.80	229.12	271.78	315.83	361.35	408.41
44	44.43	35.31	71.77	109.38	148.20	188.25	229.56	272.19	316.16	361.59	408.58
45	44.90	35.48	72.05	109.78	148.66	188.73	230.02	272.59	316.50	361.81	408.62
46	45.42	35.64	72.36	110.19	149.13	189.21	230.49	273.00	316.82	362.00	408.68
47	46.01	35.82	72.69	110.61	149.61	189.71	230.96	273.41	317.13	362.20	408.70
48	46.68	36.02	73.02	111.04	150.09	190.21	231.44	273.82	317.44	362.36	408.69
49	47.42	36.21	73.36	111.48	150.59	190.73	231.92	274.24	317.74	362.51	408.66
50	48.24	36.41	73.71	111.94	151.12	191.27	232.44	274.68	318.05	362.66	408.61
51	49.15	36.62	74.10	112.43	151.69	191.87	233.00	275.15	318.40	362.83	408.55
52	50.17	36.85	74.52	113.00	152.32	192.50	233.60	275.67	318.77	363.01	408.49
53	51.30	37.11	74.96	113.59	152.99	193.20	234.27	276.24	319.19	363.21	408.43
54	52.55	37.38	75.45	114.22	153.71	193.96	234.99	276.86	319.64	363.43	408.37
55	53.98	37.68	75.98	114.92	154.52	194.80	235.79	277.54	320.14	363.69	408.33

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1882.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE & PER CENT.

Age at Issue,	RESERVE AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$457.76	\$500.81	\$562.82	\$618.87	\$676.06	\$735.97	\$798.24	\$862.88	\$930.10	\$1,000.00
21	457.69	500.74	562.75	618.80	675.97	735.88	798.15	862.79	930.01	1,000.00
22	457.62	500.67	562.68	618.73	675.90	735.81	798.08	862.72	930.04	1,000.00
23	457.55	500.60	562.61	618.66	675.83	735.74	797.99	862.65	929.97	1,000.00
24	457.48	500.53	562.54	618.59	675.76	735.67	797.92	862.58	929.90	1,000.00
25	457.41	500.46	562.47	618.52	675.69	735.60	797.85	862.51	929.83	1,000.00
26	457.34	500.39	562.40	618.45	675.62	735.53	797.78	862.44	929.76	1,000.00
27	457.27	500.32	562.33	618.38	675.55	735.46	797.71	862.37	929.69	1,000.00
28	457.20	500.25	562.26	618.31	675.48	735.39	797.64	862.30	929.62	1,000.00
29	457.13	500.18	562.19	618.24	675.41	735.32	797.57	862.23	929.55	1,000.00
30	457.06	500.11	562.12	618.17	675.34	735.25	797.50	862.16	929.48	1,000.00
31	456.99	500.04	562.05	618.10	675.27	735.18	797.43	862.09	929.41	1,000.00
32	456.92	500.00	562.00	618.05	675.22	735.13	797.38	862.04	929.36	1,000.00
33	456.85	500.00	562.00	618.05	675.22	735.13	797.38	862.04	929.36	1,000.00
34	456.84	500.13	561.38	616.69	674.19	734.02	796.39	861.38	929.06	1,000.00
35	456.84	500.08	561.38	616.55	674.00	733.77	796.05	861.61	928.81	1,000.00
36	456.85	500.04	561.19	616.89	673.78	733.50	795.77	860.77	928.74	1,000.00
37	456.88	500.02	561.09	616.22	673.54	733.25	795.42	860.49	928.54	1,000.00
38	456.93	500.00	560.98	616.02	673.27	732.90	795.12	860.18	928.34	1,000.00
39	456.99	500.00	560.85	615.79	672.96	732.55	794.78	859.82	928.12	1,000.00
40	457.05	500.01	560.69	615.53	672.61	732.12	794.29	859.43	927.86	1,000.00
41	457.09	500.02	560.50	615.28	672.23	731.64	793.80	859.06	927.57	1,000.00
42	457.12	500.04	560.27	614.97	671.78	731.10	793.28	858.63	927.26	1,000.00
43	457.13	500.07	560.00	614.63	671.30	730.48	792.60	858.11	926.84	1,000.00
44	457.10	500.12	559.65	613.96	670.58	729.78	791.88	857.27	926.46	1,000.00
45	457.04	500.19	559.24	613.40	669.88	728.99	791.06	856.55	926.06	1,000.00
46	456.92	500.30	558.77	612.74	669.08	728.09	790.18	855.74	925.45	1,000.00
47	456.77	500.35	558.22	612.00	668.17	727.07	789.12	854.84	924.86	1,000.00
48	456.56	500.43	557.58	611.15	667.15	725.98	787.96	853.82	924.20	1,000.00
49	456.31	500.54	556.88	610.20	666.01	724.67	786.69	852.69	923.46	1,000.00
50	456.08	500.68	556.05	609.14	664.75	723.27	785.77	851.48	922.64	1,000.00
51	455.71	500.81	555.17	608.00	663.36	721.72	783.30	850.04	921.72	1,000.00
52	455.37	500.87	554.22	606.74	661.83	719.02	781.06	848.49	920.70	1,000.00
53	455.02	500.88	553.18	605.38	660.17	716.18	778.94	846.78	919.58	1,000.00
54	454.64	500.83	552.08	603.86	658.33	713.08	777.2	844.88	918.38	1,000.00
55	454.23	500.62	550.81	602.19	656.29	710.79	775.56	842.78	916.55	1,000.00

NOTE.—This table was adopted by the Connecticut Mutual Life Insurance Company, March 23, 1882.

Net Premiums and Reserve Values per \$1,000. 825

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 5% PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

	Net Annual Premiums.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.
1	13 48	13 19	12 60	11 24	10 11	8 28	6 61	4 24	2 14	1 82	1 78	1 54
2	13 77	6 45	13 13	20 04	27 21	34 68	42 31	50 26	58 49	67 00	75 82	84 94
3	14 06	6 72	13 68	20 89	28 36	36 08	44 09	52 38	60 95	69 82	78 99	88 46
4	14 41	7 01	14 27	21 79	29 57	37 62	46 97	55 69	64 62	73 78	83 32	92 20
5	14 76	7 31	14 88	22 72	30 88	39 23	47 92	56 91	66 22	75 86	85 79	95 08
6	15 10	7 63	15 52	23 70	32 16	40 91	49 97	59 35	69 04	78 06	88 42	100 12
7	15 48	7 96	16 19	24 72	33 54	42 67	52 12	61 89	71 96	82 42	93 21	104 36
8	15 88	8 30	16 90	25 79	34 99	44 51	54 38	64 54	75 08	85 94	97 12	108 77
9	16 29	8 67	17 63	26 91	36 52	46 45	56 71	67 32	78 29	89 62	101 31	113 38
10	16 76	9 04	18 40	28 08	38 11	48 46	59 16	70 28	81 66	93 46	105 68	118 28
11	17 19	9 45	19 22	29 33	39 78	50 58	61 74	73 27	85 18	97 46	110 14	123 20
12	17 68	9 87	20 08	30 62	41 52	52 80	64 44	76 46	88 84	101 65	114 84	128 43
13	18 19	10 31	20 98	31 97	43 36	55 11	67 28	79 78	92 70	106 01	119 73	133 88
14	18 73	10 76	21 89	33 39	45 27	57 54	70 19	83 25	96 70	110 57	124 86	139 56
15	19 30	11 23	22 88	34 89	47 20	60 08	73 27	86 87	100 90	115 34	130 20	145 48
16	19 91	11 76	23 91	36 45	49 39	62 73	76 49	90 67	105 27	120 31	135 76	151 65
17	20 55	12 29	24 98	38 07	51 58	65 50	79 84	94 62	109 84	125 48	141 55	158 43
18	21 22	12 86	26 10	39 78	53 87	68 40	83 36	98 76	114 60	130 82	147 58	164 67
19	21 94	13 43	27 28	41 58	56 27	71 45	87 08	103 07	119 56	136 47	153 79	171 52
20	22 70	14 04	28 51	43 48	58 79	74 61	90 87	107 58	124 71	142 28	160 26	178 53
21	23 50	14 68	29 80	45 39	61 48	77 92	94 87	112 25	130 06	148 29	166 89	185 83
22	24 36	15 36	31 17	47 45	64 19	81 39	99 08	117 11	135 60	154 48	173 71	193 26
23	25 26	16 06	32 60	49 59	67 06	84 98	103 34	122 12	141 29	160 82	180 69	200 86
24	26 20	16 81	34 08	51 84	70 04	88 70	107 79	127 28	147 12	167 31	187 81	208 51
25	27 28	17 57	35 63	54 15	73 18	92 54	112 36	132 54	153 09	173 98	195 05	216 49
26	28 36	18 88	37 29	56 55	76 32	96 48	117 08	137 98	159 16	180 68	202 42	224 50
27	29 51	19 20	38 89	59 02	79 57	100 50	121 79	148 41	165 34	187 54	209 98	232 51
28	30 75	20 07	40 60	61 54	82 89	104 59	126 64	149 09	171 68	194 51	217 58	240 38
29	32 07	20 96	42 33	64 10	86 26	108 76	131 57	154 67	178 04	201 58	225 25	249 14
30	33 48	21 84	44 08	66 71	89 69	112 99	136 58	160 42	184 49	208 71	233 07	257 53
31	34 99	22 74	45 87	69 37	93 19	117 31	141 68	166 27	191 04	215 96	240 96	266 01
32	36 59	23 67	47 71	72 09	96 77	121 71	146 87	172 22	197 71	223 30	248 98	274 56
33	38 29	24 62	49 59	74 87	100 42	126 19	152 15	178 26	204 47	230 72	256 42	283 16
34	40 11	25 60	51 52	77 71	104 13	130 74	157 52	184 38	211 90	238 21	263 07	291 83
35	42 06	26 59	53 48	80 59	107 91	136 37	162 95	190 58	218 20	246 76	273 23	300 52
36	44 13	27 62	55 47	83 53	111 76	140 08	168 46	196 94	225 18	253 36	281 41	310 21
37	46 34	28 65	57 51	86 58	115 66	144 35	174 03	208 18	232 16	261 00	289 59	317 88
38	48 71	29 71	59 59	89 58	119 69	149 67	179 65	209 51	239 20	269 64	297 78	326 50
39	51 23	30 80	61 71	92 67	123 68	154 68	185 31	215 91	246 24	276 25	305 65	336 08
40	53 94	31 89	63 94	95 78	127 68	159 42	190 99	222 40	248 26	283 92	313 88	346 44
41	56 83	33 00	66 00	98 93	131 78	164 34	196 67	228 66	260 29	291 80	321 83	356 70
42	59 92	34 12	68 17	102 10	136 82	169 26	202 33	234 93	267 11	298 67	329 59	366 81
43	63 28	35 25	70 38	105 30	139 91	174 18	207 96	241 22	273 69	306 66	337 19	376 82
44	66 78	36 41	72 60	108 48	143 98	179 01	213 49	247 36	280 63	312 97	344 72	387 86
45	70 53	37 59	74 80	111 63	147 93	186 77	218 92	253 34	297 01	319 96	359 24	398 05
46	74 65	38 69	76 96	114 74	151 92	186 44	224 20	259 19	299 40	327 00	366 03	392 55

Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 2½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	21 Years.	22 Years.	23 Years.
590	68899	94109	68119	68130	09140	72151	77163	18174	90187	01199	40212
94	37104	12114	19124	61136	87146	48157	94169	76181	90194	61207	44220
98	38108	44118	93129	76140	94153	47164	87176	68188	88199	80215	70228
102	41112	94123	87135	13146	74158	72171	08183	79196	90210	40224	27237
106	73117	69128	09140	79152	75166	21178	09191	23204	82218	90230	16243
111	19123	61134	89146	54159	07171	98185	28198	97218	04237	61249	34262
115	87127	74138	98150	60162	61179	02192	81206	94221	67236	62251	84267
120	74133	89140	81156	92173	48186	34200	68216	68230	40245	84261	64277
125	88138	06149	89165	59179	59198	94210	78223	96239	68255	46271	71286
131	13144	47159	21173	36188	90201	64217	17233	88248	98265	36282	05298
136	68150	52164	80179	47194	56210	08226	88242	08258	64275	50292	65309
142	42156	84171	65186	89202	49218	50234	87251	54268	59285	90303	49321
148	43163	39178	77194	54210	71227	24244	11261	90279	79296	56314	54332
154	69170	22186	15202	49219	19236	24253	61271	28289	22307	42325	84344
161	19177	90193	81210	70227	98246	49263	36281	49299	86318	50337	53356
167	94184	64201	79219	15236	91254	97273	81291	92310	78329	78348	98367
174	95192	23209	85227	62246	40264	66283	49302	54321	80341	23360	81380
182	17200	02218	23236	73255	52274	57293	87313	97333	04352	86373	79393
189	61208	04226	78245	89265	18284	68304	49324	36344	43364	62384	89405
197	20216	26233	56253	13274	94294	96315	16336	51356	97376	51397	00417
205	10224	68244	59264	63284	92306	41326	04346	80367	68388	50409	37430
215	13233	27253	66274	27295	06316	01337	07358	21379	39400	57421	70443
221	32242	09262	96284	07306	34326	78348	20369	73391	22412	69434	07455
229	65250	98272	39294	00315	74337	57359	48381	29403	10424	83446	48467
238	12259	96281	90304	06326	28348	48370	71392	90415	00436	97458	76480
246	71269	09291	60314	19336	88359	46382	04404	54426	90449	07471	01493
255	42279	34301	35324	41347	46370	47393	39416	17438	76461	10483	16504
264	21287	67311	18334	69358	14381	51404	79427	77450	55473	04495	17516
273	09297	08321	06345	00368	84392	56416	06439	90462	28484	88507	02529
282	04306	68330	98355	34379	55403	56427	90450	74473	81496	47518	66540
291	08316	05340	96365	70390	24414	52438	49462	07485	23507	91530	10551
300	13325	61350	94376	05400	90425	42449	56473	26496	46519	17541	39563
309	26335	21360	98386	37411	49436	20460	48484	26507	51530	27552	59574
318	42344	79370	88396	69421	97446	86471	24496	08518	42541	30563	80585
327	58354	35380	79406	78432	32457	34481	81506	76529	25552	34575	10597
336	71363	87390	55416	82442	52467	68492	26516	39540	11563	49586	59609
345	79373	27400	28426	68452	54477	84502	65527	06551	10574	85598	32621
354	78382	57408	78438	38464	44487	98513	10537	86562	51586	47610	63633
363	66391	70419	19445	98472	31496	19523	71546	91578	81596	40622	65646
372	37400	68428	38455	54482	25508	57534	58560	27585	64610	67635	16659
380	98409	55437	60465	19492	38519	24545	78571	90597	84623	14647	93673
389	40418	41446	94475	06502	64530	28557	38584	12610	28636	91661	11686
397	86427	40455	61485	27518	69543	74569	48596	51623	04649	14676	06700
406	48436	65466	46495	92525	00553	69581	76609	27636	32663	18689	98716
415	87446	30476	87507	05536	83565	96594	51623	88650	46678	27706	76733
424	70456	46487	81518	75549	02578	68607	85636	82665	71694	26721	96748

Net Premiums and Reserve Values for \$1,000, 287

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE, 4 PERCENT.

(The Reserve is equivalent to the face of the Policy at the age 96.)

RESERVES AT THE END OF

24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
225 69	\$289 19	\$269 18	\$267 63	\$262 22	\$297 25	\$312 60	\$328 23	\$344 13	\$360 28
226 45	248 52	262 96	277 73	292 38	308 32	324 06	340 04	356 29	372 77
227 66	268 17	278 06	288 29	303 88	319 66	335 76	352 12	368 70	385 49
228 15	268 14	288 47	299 11	315 06	331 37	347 73	364 43	381 33	398 42
229 92	273 41	294 17	310 22	326 55	343 13	359 96	376 97	394 17	411 53
230 15	288 97	305 14	321 69	338 29	355 23	372 38	389 71	407 20	424 81
231 61	299 80	316 37	333 21	350 28	367 56	385 02	402 64	420 39	438 24
232 18	310 89	327 86	345 07	362 43	380 09	397 86	415 74	433 73	451 79
233 12	322 25	339 58	357 15	374 90	392 81	410 86	428 99	447 26	465 44
234 31	333 81	351 53	369 43	387 50	405 70	424 00	442 37	460 77	479 17
235 73	345 61	363 68	381 91	400 27	418 74	437 28	455 86	474 42	492 96
236 37	357 61	376 02	394 55	413 20	431 91	450 66	469 41	488 11	506 75
237 21	369 80	388 62	407 35	426 25	445 19	464 12	483 01	501 83	520 54
238 25	382 15	401 18	420 27	439 41	458 54	477 62	496 64	515 66	534 29
239 43	394 66	413 97	438 31	452 64	471 94	491 17	510 28	529 22	547 97
240 78	407 30	426 86	446 42	465 93	485 38	504 71	523 97	543 39	561 64
241 25	420 04	439 83	459 58	479 25	498 81	518 20	537 39	556 32	574 95
242 82	432 86	452 85	472 77	492 53	512 21	531 63	550 80	569 66	588 19
243 48	445 73	465 91	485 97	505 86	525 33	544 96	564 06	583 39	601 32
244 14	458 64	478 98	499 13	519 08	538 76	558 13	577 16	596 79	614 02
245 93	471 56	492 00	512 23	532 19	551 84	571 14	590 04	608 52	626 62
246 68	484 44	504 96	525 22	545 16	564 75	584 36	602 68	621 06	639 06
247 40	497 24	517 82	538 07	557 96	577 44	596 80	616 15	635 43	651 41
248 04	509 95	530 53	550 75	570 54	589 91	608 80	627 46	646 72	663 74
249 57	522 51	543 07	563 20	582 90	602 18	621 08	639 57	657 99	676 09
250 97	534 89	555 39	575 44	595 08	614 30	633 22	651 87	670 29	688 50
251 19	547 07	567 49	587 48	607 08	626 36	645 36	664 12	682 66	700 97
252 20	559 02	579 40	599 39	619 04	638 41	657 54	676 45	695 11	713 53
253 99	570 79	591 19	611 24	631 01	650 53	669 82	688 87	707 67	726 06
254 61	582 44	602 92	623 11	643 05	662 76	682 21	701 41	720 19	738 59
255 12	594 06	614 70	635 09	655 23	675 12	694 75	713 96	732 76	751 26
256 61	605 73	626 59	647 21	667 58	687 64	707 29	726 54	745 47	764 27
257 17	617 54	638 66	659 50	680 07	700 19	719 91	739 80	758 66	777 27
258 89	629 53	650 90	671 99	692 63	712 84	732 72	752 46	772 16	791 52
259 80	641 73	663 38	684 55	705 29	725 70	745 96	766 17	786 14	805 51
260 94	654 18	675 98	697 24	718 20	739 02	759 78	780 30	800 20	819 04
261 35	666 73	688 64	710 20	731 61	752 96	774 06	794 52	813 91	832 17
262 90	679 46	701 65	723 69	745 63	767 40	788 55	809 32	829 22	848 57
263 65	692 52	715 23	737 89	760 27	781 99	803 58	824 86	845 64	865 99
264 75	706 18	729 56	752 66	775 06	796 28	816 27	835 57	854 51	872 18
265 50	720 65	744 51	767 55	789 57	810 22	830 15	849 72	867 97	883 87
266 12	735 79	759 72	782 88	803 74	824 36	844 59	863 46	881 87	898 53
267 45	751 23	774 70	796 81	818 16	839 10	859 10	877 63	895 66	912 96
268 14	766 40	789 38	811 51	833 22	853 47	873 04	891 62	909 41	926 00
269 64	781 43	804 39	826 91	847 93	866 09	884 20	901 61	918 00	933 00
270 90	796 75	820 16	842 00	863 83	881 56	899 58	916 00	931 00	945 00

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 31 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at the age 91.)

RESERVES AT THE END OF										
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
20	3376 66	3393 24	3409 99	3426 89	3443 92	3461 06	3478 23	3495 43	3512 67	3529 97
21	3390 46	3406 32	3423 32	3440 46	3457 69	3474 98	3492 31	3509 68	3526 92	3544 21
22	402 46	419 56	436 82	454 17	471 57	489 01	506 46	523 86	541 18	558 50
23	415 65	433 91	450 47	468 00	485 66	503 11	520 49	538 06	555 43	573 12
24	429 91	446 60	464 26	481 98	499 60	517 25	534 82	552 29	569 61	586 28
25	442 52	460 30	478 11	495 92	513 69	531 40	549 00	566 44	583 71	600 21
26	454 15	474 19	492 04	509 95	527 79	545 53	563 11	580 51	597 68	614 24
27	469 88	487 97	506 02	524 01	541 89	559 61	577 14	594 45	611 28	628 22
28	483 68	501 89	520 02	538 05	555 92	573 60	591 06	608 23	625 10	641 60
29	497 53	515 83	534 01	552 04	569 88	587 43	604 80	621 82	638 49	654 21
30	511 41	529 76	547 95	565 95	583 71	601 20	618 37	635 19	651 64	667 11
31	526 27	543 64	561 81	579 75	597 39	614 73	631 71	648 32	664 57	680 26
32	540 09	557 44	575 56	593 38	610 89	628 04	644 81	661 23	677 32	693 11
33	555 81	571 14	589 15	606 84	624 16	641 11	657 70	673 96	689 96	705 11
34	569 47	584 68	602 56	620 63	637 21	653 98	670 42	686 56	702 52	718 24
35	579 95	596 04	615 75	633 08	650 04	666 67	683 02	699 14	715 06	730 24
36	593 25	611 18	628 71	645 87	662 70	679 25	695 55	711 67	727 58	743 21
37	606 34	624 09	641 47	658 50	675 26	691 77	708 08	724 19	740 10	755 51
38	619 20	636 80	654 06	671 08	687 75	704 28	720 60	736 72	752 63	768 24
39	631 86	649 35	666 55	683 51	700 26	716 80	733 14	749 26	765 08	780 49
40	644 36	661 80	679 00	695 98	712 77	729 34	745 69	761 68	777 36	792 77
41	656 77	674 22	691 46	708 41	725 31	741 90	758 14	774 04	789 68	805 21
42	669 14	686 55	703 94	721 02	737 88	754 36	770 52	786 40	802 18	817 51
43	681 53	699 11	716 47	733 60	750 35	766 77	782 92	798 95	814 95	830 51
44	693 97	711 62	729 04	746 09	762 79	779 21	795 52	811 79	827 86	843 41
45	706 47	724 20	741 55	758 54	775 26	791 86	808 42	824 78	840 65	856 41
46	719 08	736 71	754 02	771 01	787 96	804 83	821 50	837 67	852 98	867 41
47	731 55	749 21	766 57	783 81	801 01	818 01	834 49	850 10	864 81	879 41
48	744 07	761 79	779 38	796 94	814 28	831 10	847 08	862 05	876 54	890 24
49	756 69	774 66	792 59	810 31	827 49	843 76	859 09	873 90	888 42	901 21
50	769 63	787 96	806 07	823 64	840 27	855 95	871 06	885 93	899 78	911 21
51	782 08	801 56	819 53	836 55	852 60	868 08	883 27	897 45	909 02	919 51
52	795 75	815 16	832 59	849 02	864 88	880 44	894 96	906 82	917 94	927 51
53	810 49	828 37	845 21	861 47	877 43	892 31	904 46	915 87	926 07	1000 00
54	823 86	841 14	857 83	874 20	889 43	901 95	913 66	924 13	1000 00	.....
55	836 80	853 95	870 77	886 46	899 27	911 30	922 06	1000 00	.....	.....
56	849 80	867 10	883 24	896 41	906 78	919 84	1000 00	.....	.....	.....
57	863 18	879 79	893 86	906 09	917 48	1000 00	.....	.....	.....	.....
58	876 11	890 09	903 23	914 95	1000 00	.....	.....	.....	.....	.....
59	886 60	900 14	912 25	1000 00	.....	.....	.....	.....	.....	.....
60	896 85	909 36	1000 00	.....	.....	.....	.....	.....	.....	.....
61	906 26	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

[illegible]

Net Premiums and Reserve Values for \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF												
Age at Issue.	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.	66 Years.
22	7325 96	8785 14	9719 16	9723 09	9778 69	9799 17	9808 37	9816 80	9829 61	9841 66	9852 22	9862 00
23	7388 46	7471 59	7611 83	7776 29	7898 89	8002 14	8115 15	8227 95	8340 66	8452 22	8562 00	8670 00
24	7465 96	7549 08	7731 83	7894 49	8008 86	8133 95	8268 88	8399 62	8528 38	8654 99	8779 00	8900 00
25	7558 36	7721 30	7886 05	7999 51	8123 00	8265 68	8398 56	8551 39	8684 08	8816 29	8947 00	9075 00
26	7700 00	7884 64	7986 09	8113 37	8244 49	8377 49	8509 34	8643 12	8776 52	8907 22	9037 00	9165 00
27	7892 95	7986 61	8094 98	8223 14	8366 20	8499 29	8635 11	8774 60	8906 48	9037 59	9167 00	9295 00
28	8093 99	8203 36	8339 62	8485 86	8659 94	8779 62	8894 64	8995 96	9098 89	9197 62	9295 00	9390 00
29	8318 94	8432 23	8458 68	8609 76	8711 56	8833 67	8956 09	9068 11	9176 92	9277 61	9375 00	9470 00
30	8586 78	8623 23	8657 53	8779 43	8832 65	8904 17	9005 29	9106 20	9206 37	9304 66	9399 00	9490 00
31	8842 80	8864 23	8899 25	8981 58	8983 21	9044 49	9105 42	9255 10	9344 68	9419 95	9490 00	9560 00
32	8964 86	8968 06	8980 45	8992 19	9003 51	9014 62	9024 99	9033 46	9041 40	9048 52	9055 00	9060 00
33	9066 69	8999 26	8991 12	9025 55	9118 77	9224 24	9322 79	9400 82	9471 92	9530 66	9579 00	9625 00
34	9178 01	9089 26	9011 54	9123 88	9233 45	9332 09	9400 20	9471 45	9530 00	9578 00	9625 00	9670 00
35	9298 78	9000 47	9111 93	9223 63	9331 36	9390 55	9448 88	9500 00	9550 00	9599 00	9647 00	9693 00
36	9400 33	9100 82	9211 74	9330 57	9388 86	9446 28	9500 00	9550 00	9599 00	9647 00	9693 00	9738 00
37	9500 87	9200 64	9299 75	9398 14	9456 64	9500 00	9550 00	9599 00	9647 00	9693 00	9738 00	9782 00
38	9610 82	9295 37	9397 37	9446 96	9500 00	9550 00	9599 00	9647 00	9693 00	9738 00	9782 00	9825 00
39	9727 95	9386 55	9444 24	9500 00	9550 00	9599 00	9647 00	9693 00	9738 00	9782 00	9825 00	9867 00
40	9838 08	9493 49	9500 00	9550 00	9599 00	9647 00	9693 00	9738 00	9782 00	9825 00	9867 00	9908 00
41	9942 68	1000 00	9500 00	9550 00	9599 00	9647 00	9693 00	9738 00	9782 00	9825 00	9867 00	9908 00
42	1000 00	9500 00	9550 00	9599 00	9647 00	9693 00	9738 00	9782 00	9825 00	9867 00	9908 00	9949 00

[illegible]

Net Premiums and Reserve Values per \$1,000 931

10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE $3\frac{1}{2}$ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

AGE.	Net Annual Premiums	RESERVES AT THE END OF									
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.
25	34 28	327 84	556 88	687 08	1118 49	1512 27	1936 42	2421 00	2958 69	3567 74	4267 08
26	34 77	289 95	578 95	688 65	120 69	154 08	186 86	226 11	262 86	302 23	343 28
27	35 33	289 95	568 95	688 65	122 97	156 99	192 43	229 96	267 84	307 98	349 71
28	36 91	29 44	60 11	92 05	126 91	160 00	196 12	236 75	272 97	315 58	356 42
29	36 51	30 02	61 28	93 85	127 77	163 11	199 08	238 29	278 28	319 95	363 39
30	37 18	30 61	62 49	95 70	130 29	166 58	203 87	245 00	289 77	328 38	370 58
31	37 78	31 22	63 74	97 62	132 90	169 65	207 95	247 85	289 43	333 77	377 94
32	38 45	31 85	65 04	99 59	135 59	173 09	212 16	252 87	296 29	339 50	385 60
33	39 14	32 52	66 38	101 64	138 37	176 64	216 51	258 04	301 34	346 45	393 42
34	39 86	33 19	67 75	103 75	141 25	180 80	220 99	263 39	307 58	353 63	401 62
35	40 61	33 89	69 18	105 94	144 21	184 08	225 69	268 91	314 02	361 09	410 08
36	41 38	34 62	70 68	108 19	147 27	187 99	230 41	274 60	320 65	368 65	418 69
37	42 19	35 36	72 17	110 50	150 49	192 01	235 83	280 46	327 49	376 51	427 62
38	43 02	36 12	73 73	112 90	153 68	196 16	240 40	286 50	334 59	384 69	436 81
39	43 88	36 91	75 36	115 38	157 08	200 42	245 62	292 70	341 78	392 98	446 28
40	44 78	37 73	77 01	117 90	160 47	204 81	250 98	299 09	349 23	401 50	456 02
41	45 70	38 57	78 71	120 50	164 00	209 30	256 49	306 65	356 89	410 30	466 06
42	46 67	39 43	80 46	123 17	167 63	213 93	262 15	313 40	364 75	419 34	476 26
43	47 67	40 31	82 26	125 91	171 35	218 67	267 96	319 31	372 82	428 58	486 77
44	48 70	41 22	84 08	128 72	175 18	223 55	273 92	326 39	381 07	438 02	497 53
45	49 78	42 14	85 96	131 61	179 10	228 58	280 01	333 63	389 50	447 74	508 42
46	50 89	43 10	87 98	134 58	183 11	233 64	286 24	341 02	398 10	457 60	519 62
47	52 05	44 07	89 91	137 60	187 21	238 84	292 58	348 54	406 84	467 62	531 04
48	53 26	45 09	91 94	140 69	191 38	244 18	299 02	356 17	415 71	477 78	542 58
49	54 51	46 09	94 01	143 82	195 61	249 49	305 64	363 88	424 67	488 07	554 32
50	55 82	47 13	96 10	146 99	199 90	254 90	312 11	371 66	433 72	498 48	566 18
51	57 18	48 17	98 21	150 19	204 19	260 32	318 70	379 48	442 84	508 97	578 12
52	58 59	49 23	100 34	153 40	208 50	265 76	325 32	387 34	452 00	519 54	590 23
53	60 07	50 29	102 46	156 58	212 78	271 38	331 93	395 19	461 18	530 15	602 39
54	61 60	51 32	104 54	159 74	217 04	276 68	338 51	403 08	470 36	540 79	614 62
55	63 20	52 36	106 61	162 87	221 27	281 94	345 06	410 83	479 59	552 42	626 92
56	64 87	53 37	108 68	166 98	225 45	287 25	351 54	418 58	488 64	562 06	639 28
57	66 60	54 38	110 69	169 04	229 58	292 48	357 35	426 26	497 69	572 06	651 58
58	68 41	55 37	112 69	172 05	233 63	297 63	364 27	433 83	506 64	582 14	663 83
59	70 29	56 34	114 62	174 98	237 59	302 67	370 45	441 26	515 46	592 54	676 02
60	72 26	57 33	116 51	177 83	241 45	307 57	376 49	448 58	524 12	603 81	688 28
61	74 32	58 33	118 38	180 60	245 18	312 32	382 33	456 61	532 62	615 62	699 15
62	76 47	59 37	120 20	183 36	248 77	316 89	387 97	464 41	540 85	623 33	712 38
63	78 72	60 32	121 79	186 79	252 18	321 24	393 39	469 04	548 84	633 81	724 62
64	81 09	61 28	123 37	189 18	255 39	325 37	398 51	475 38	556 52	642 32	736 86
65	83 59	62 14	124 85	190 40	258 41	329 23	403 32	481 28	563 86	652 01	746 86
66	86 22	62 95	126 22	192 48	261 19	332 79	407 79	486 86	570 81	660 27	759 15
67	89 00	63 78	127 48	194 84	263 71	336 03	412 89	491 98	577 33	669 14	769 04
68	91 94	64 57	128 61	196 00	265 84	339 91	417 58	496 68	583 37	677 10	779 15
69	95 07	65 37	129 57	197 42	267 84	343 35	423 70	500 86	589 90	684 65	790 15
70	98 39	66 28	130 35	198 55	269 35	346 84	427 31	504 35	595 89	691 80	800 49

332 Net Premiums and Reserve Values per \$1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	886 80	882 16	8187 81	257 13	850 28	447 43	548 78	654 49	764 79	879 89	\$1,000
21	886 83	882 14	187 78	257 09	850 23	447 38	548 72	654 44	764 75	879 86	1,000
22	886 86	882 12	187 75	257 05	850 18	447 32	548 66	654 38	764 70	879 88	1,000
23	886 89	882 10	187 72	257 01	850 13	447 26	548 60	654 32	764 65	879 86	1,000
24	886 42	882 09	187 69	256 98	850 07	447 20	548 53	654 26	764 60	879 77	1,000
25	886 48	882 08	187 66	256 92	850 02	447 14	548 46	654 19	764 54	879 73	1,000
26	886 49	882 06	187 62	256 87	849 95	447 06	548 38	654 12	764 48	879 69	1,000
27	886 53	882 04	187 59	256 81	849 89	446 99	548 30	654 04	764 41	879 65	1,000
28	886 56	882 02	187 55	256 76	849 82	446 91	548 22	653 96	764 34	879 61	1,000
29	886 53	881 99	187 51	256 70	849 74	446 82	548 12	653 87	764 27	879 56	1,000
30	886 06	881 96	187 47	256 64	849 66	446 72	548 08	653 77	764 19	879 51	1,000
31	886 73	881 96	187 43	256 57	849 58	446 63	547 92	653 67	764 10	879 45	1,000
32	886 80	881 93	187 37	256 50	849 49	446 52	547 81	653 55	764 00	879 39	1,000
33	886 86	881 90	187 31	256 42	849 38	446 41	547 68	653 43	763 89	879 32	1,000
34	886 34	881 87	187 26	256 34	849 28	446 28	547 54	653 29	763 77	879 25	1,000
35	887 02	881 85	187 21	256 26	849 17	446 15	547 39	653 14	763 64	879 17	1,000
36	887 11	881 82	187 14	256 16	849 04	445 99	547 22	652 98	763 50	879 07	1,000
37	887 21	881 78	187 07	256 04	848 89	445 82	547 04	652 80	763 35	878 97	1,000
38	887 32	881 74	186 99	255 93	848 74	445 64	546 85	652 60	763 18	878 86	1,000
39	887 44	881 70	186 90	255 80	848 58	445 45	546 64	652 39	762 99	878 74	1,000
40	887 53	881 65	186 82	255 67	848 41	445 24	546 41	652 16	762 78	878 60	1,000
41	887 73	881 61	186 73	255 54	848 23	445 03	546 16	651 90	762 55	878 45	1,000
42	887 81	881 57	186 64	255 39	848 04	444 78	545 86	651 63	762 29	878 28	1,000
43	888 10	881 53	186 54	255 25	847 83	444 52	545 58	651 29	762 00	878 06	1,000
44	888 33	881 48	186 44	255 07	847 59	444 22	545 23	650 92	761 66	877 86	1,000
45	888 56	881 43	186 36	254 89	847 33	443 88	544 83	650 50	761 27	877 65	1,000
46	888 58	881 36	186 19	254 67	847 01	443 47	544 35	650 00	760 82	877 31	1,000
47	889 21	881 30	186 04	254 41	846 63	442 99	543 81	649 44	760 38	876 93	1,000
48	889 54	881 22	185 85	254 08	846 19	442 44	543 13	648 79	759 75	876 60	1,000
49	890 00	881 11	185 60	253 70	845 66	441 80	542 43	648 08	759 10	876 18	1,000
50	890 46	880 98	185 32	253 26	845 07	441 07	541 64	647 23	758 37	875 71	1,000
51	911 04	880 83	185 00	252 77	844 40	440 26	540 73	646 30	757 85	875 16	1,000
52	911 09	880 68	184 65	252 21	843 66	439 54	539 70	645 23	756 64	874 56	1,000
53	921 23	880 47	184 24	251 58	842 81	438 82	538 57	644 11	755 62	873 82	1,000
54	930 06	880 26	183 79	250 88	841 87	437 19	537 30	643 83	754 40	873 18	1,000
55	938 53	880 02	183 28	250 10	840 84	435 85	535 90	641 40	753 24	872 37	1,000
56	947 73	79 75	182 72	249 24	839 49	434 53	534 34	639 82	751 83	871 44	1,000
57	956 74	79 46	182 11	248 30	838 63	433 39	532 61	638 93	750 26	870 44	1,000
58	965 37	79 14	181 44	247 25	837 03	431 29	530 71	636 18	748 97	869 31	1,000
59	98 13	78 78	180 69	246 10	835 48	429 41	528 61	633 99	746 66	868 06	1,000
60	99 51	78 40	180 87	244 84	833 79	427 35	526 30	631 64	744 55	866 67	1,000
61	101 06	77 97	180 98	243 45	832 95	425 09	523 78	629 00	742 21	865 13	1,000
62	102 76	77 51	180 01	241 97	831 92	422 60	520 96	626 18	739 68	863 41	1,000
63	104 66	77 02	185 97	240 39	830 37	419 88	517 85	622 91	736 74	861 50	1,000
64	106 80	76 48	185 82	238 58	828 26	416 86	514 42	619 36	733 55	859 39	1,000
65	109 14	75 88	184 54	236 53	825 54	413 50	510 59	615 49	729 36	857 04	1,000

Let Premiums and Reserve Values for \$1,000, 1933

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE $\frac{3}{4}\%$ PER CENT.

The Reserve is Equivalent to the Face of the Policy at age 96.)

Net Annual Premiums.	RESERVE AT THE END OF						
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
15	\$15 87	\$27 46	\$57 37	\$78 07	\$99 62	\$123 06	\$145 41
16	16 74	28 35	58 52	79 64	101 63	124 58	148 34
17	17 12	29 02	59 72	81 28	103 71	127 08	151 37
18	18 52	30 08	60 97	83 97	105 86	129 70	154 59
19	19 98	31 08	62 26	86 72	108 09	132 42	157 84
20	20 86	32 14	63 59	88 52	110 89	135 26	161 29
21	21 80	33 24	64 96	90 59	113 76	138 14	164 84
22	22 78	34 38	66 36	92 81	116 22	141 14	168 70
23	23 71	35 54	67 80	94 95	117 76	144 28	171 78
24	24 69	36 63	69 27	97 06	120 87	147 48	175 68
25	25 62	37 72	70 78	99 48	123 06	150 72	179 49
26	26 54	38 85	72 32	101 97	125 86	154 12	183 58
27	27 48	39 99	73 89	104 52	128 71	157 62	187 92
28	28 42	41 14	75 50	107 24	131 66	161 20	191 98
29	29 36	42 31	77 07	109 98	134 69	164 90	196 80
30	30 30	43 49	78 68	112 60	137 81	168 69	200 80
31	31 24	44 68	80 34	115 18	140 99	172 58	205 44
32	32 18	45 88	82 05	117 84	144 28	176 58	210 18
33	33 12	47 09	83 80	120 57	147 64	180 68	214 98
34	34 06	48 31	85 59	123 27	151 10	184 88	219 94
35	35 00	49 54	87 42	126 03	154 64	189 16	225 03
36	36 00	50 78	89 29	128 74	158 27	193 57	230 18
37	37 00	52 03	91 20	131 41	161 96	198 02	235 49
38	38 00	53 29	93 15	134 16	165 70	202 58	240 81
39	39 00	54 56	95 14	136 88	169 49	207 07	246 34
40	40 00	56 00	97 17	139 57	173 29	211 61	251 26
41	41 00	57 25	99 24	142 24	177 07	216 18	256 53
42	42 00	58 41	101 35	144 81	180 84	220 68	261 78
43	43 00	59 58	103 50	147 51	184 67	225 09	266 88
44	44 00	60 75	105 69	150 28	188 25	229 48	272 04
45	45 00	61 93	107 92	153 03	191 89	233 88	277 03
46	46 00	63 12	110 19	155 74	195 48	238 08	282 66
47	47 00	64 32	112 50	158 47	199 00	242 26	288 04
48	48 00	65 53	114 85	161 16	202 44	246 38	293 84
49	49 00	66 75	117 24	163 82	206 80	250 29	299 69
50	50 00	67 98	119 67	166 47	209 06	254 18	300 49
51	51 00	69 22	122 14	169 16	212 21	257 83	304 73
52	52 00	70 47	124 65	171 82	215 25	261 36	308 73
53	53 00	71 73	127 20	174 49	218 16	264 72	312 82
54	54 00	73 00	129 80	177 00	220 92	267 90	316 03
55	55 00	74 28	132 44	179 59	223 58	270 86	319 84
56	56 00	75 57	135 12	182 22	226 96	273 57	323 81
57	57 00	76 87	137 84	184 87	229 18	276 04	327 91
58	58 00	78 18	140 60	187 59	231 86	278 18	327 11
59	59 00	79 50	143 37	190 27	234 86	279 89	328 86
60	60 00	80 83	146 18	193 01	238 26	281 26	330 14
61	61 00	82 17	149 03	195 81	241 06	283 06	331 84
62	62 00	83 52	151 92	198 66	243 81	284 81	333 84
63	63 00	84 88	154 85	201 56	246 51	286 51	335 84
64	64 00	86 25	157 82	204 51	249 16	288 16	337 84
65	65 00	87 63	160 83	207 51	251 86	289 86	339 84
66	66 00	89 05	163 88	210 56	254 51	291 51	341 84
67	67 00	90 48	166 97	213 66	257 16	293 16	343 84
68	68 00	91 92	169 10	216 81	259 81	294 81	345 84
69	69 00	93 37	172 27	219 91	262 46	296 46	347 84
70	70 00	94 83	175 38	223 06	265 11	298 11	349 84
71	71 00	96 30	178 53	226 26	267 81	300 81	351 84
72	72 00	97 78	181 72	229 51	270 51	303 51	353 84
73	73 00	99 27	184 96	232 81	273 26	306 26	355 84
74	74 00	100 77	188 24	236 16	276 01	309 01	357 84
75	75 00	102 19	191 57	239 46	278 76	311 76	359 84
76	76 00	103 62	194 94	242 81	281 51	314 51	361 84
77	77 00	105 06	198 36	246 11	284 26	317 26	363 84
78	78 00	106 51	201 82	249 46	287 01	319 01	365 84
79	79 00	107 97	205 33	252 81	289 76	321 76	367 84
80	80 00	109 04	208 88	256 16	292 51	324 51	369 84
81	81 00	110 12	212 48	259 46	295 26	327 26	371 84
82	82 00	111 21	216 13	262 81	298 01	329 01	373 84
83	83 00	112 31	219 83	266 16	300 76	331 76	375 84
84	84 00	113 42	223 58	269 46	303 51	334 51	377 84
85	85 00	114 54	227 38	272 81	306 26	337 26	379 84
86	86 00	115 67	231 23	276 16	309 01	340 01	381 84
87	87 00	116 81	235 13	279 46	311 76	342 76	383 84
88	88 00	117 96	239 08	282 81	314 51	345 51	385 84
89	89 00	119 12	243 08	286 16	317 26	348 26	387 84
90	90 00	120 29	247 13	289 46	320 01	351 01	389 84
91	91 00	121 47	251 24	292 81	322 76	353 76	391 84
92	92 00	122 66	255 40	296 16	325 51	356 51	393 84
93	93 00	123 86	259 62	299 46	328 26	359 26	395 84
94	94 00	125 07	263 89	302 81	331 01	362 01	397 84
95	95 00	126 29	268 22	306 16	333 76	364 76	399 84
96	96 00	127 52	272 61	309 46	336 51	367 51	401 84
97	97 00	128 76	277 06	312 81	339 26	370 26	403 84
98	98 00	129 01	281 57	316 16	342 01	373 01	405 84
99	99 00	130 27	286 14	319 46	344 76	375 76	407 84
100	100 00	131 54	290 77	322 81	347 51	378 51	409 84

Net Premiums and Reserve Values for \$1,000.

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3 1/2 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at age 94.)

RESERVES AT THE END OF

8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
\$169 78	\$145 05	\$221 41	\$248 85	\$277 45	\$307 22	\$338 24	\$372 50
173 14	138 96	225 65	253 55	283 00	313 37	345 00	377 50
176 67	203 01	230 44	259 01	288 75	319 72	351 99	385 00
180 92	207 20	235 20	264 38	294 68	325 26	359 20	389 50
184 10	211 54	240 30	269 64	300 82	330 06	366 66	394 00
188 09	226 00	245 16	275 52	307 12	340 05	374 38	408 50
192 02	230 62	250 89	281 38	313 66	347 26	382 25	413 00
196 17	235 38	255 78	287 43	320 38	354 46	389 40	417 50
200 45	239 29	261 35	293 66	327 31	362 35	396 84	422 00
204 89	235 35	267 07	300 08	334 44	370 21	407 47	426 50
209 48	240 56	273 96	306 68	341 72	378 52	416 57	431 00
214 11	245 93	279 03	313 47	349 39	386 65	425 52	435 50
218 92	251 48	285 26	320 45	357 09	395 21	434 91	440 00
223 57	257 10	291 66	327 63	365 05	404 00	444 54	445 00
228 96	262 92	298 24	334 98	373 21	412 93	454 40	450 00
234 18	268 89	304 98	342 52	381 57	422 19	464 47	455 00
239 54	275 01	311 89	350 29	390 10	431 58	474 74	460 00
245 05	281 28	318 94	358 10	398 81	441 14	485 18	465 00
250 64	287 67	326 14	366 12	407 66	450 84	495 78	470 00
256 38	294 20	333 47	374 26	416 63	460 69	506 59	475 00
262 22	300 88	340 90	382 50	425 71	470 64	517 41	480 00
268 16	307 54	348 41	390 82	434 88	480 70	528 39	485 00
274 11	314 31	356 97	399 20	444 11	490 82	539 46	490 00
280 15	321 12	365 67	407 63	453 39	500 99	550 60	495 00
286 28	327 94	374 19	416 06	462 68	511 19	561 77	500 00
292 27	334 76	382 79	424 49	471 96	521 39	572 97	505 00
298 30	341 54	391 36	432 87	481 21	531 57	584 16	510 00
304 27	348 28	399 87	441 19	490 41	541 70	595 32	515 00
310 18	354 93	407 80	449 48	499 51	551 75	606 41	520 00
316 01	361 49	405 62	457 56	508 50	561 68	617 41	525 00
321 78	367 94	413 82	465 54	517 34	571 48	628 30	530 00
327 36	374 26	422 86	473 36	526 01	581 11	639 05	535 00
332 84	380 42	430 72	480 98	534 47	590 54	649 61	540 00
338 18	386 39	438 87	488 38	542 71	599 74	659 96	545 00
343 32	392 15	446 79	495 51	550 66	608 66	670 07	550 00
348 28	397 69	454 95	502 36	558 30	617 26	679 89	555 00
353 01	402 96	463 80	509 85	565 58	625 52	689 39	560 00
357 54	407 95	469 82	516 00	572 47	633 35	698 54	565 00
361 78	412 61	465 46	520 72	578 93	640 81	707 32	570 00
365 68	416 90	470 18	525 97	584 89	647 76	715 72	575 00
369 22	420 78	474 44	530 71	590 32	654 21	723 75	580 00
372 41	424 21	478 16	534 83	595 20	660 25	731 44	585 00
376 19	427 12	481 81	538 47	599 55	665 86	738 79	590 00
379 41	429 46	483 88	541 50	603 39	670 89	745 81	595 00
379 14	431 26	485 91	544 02	606 79	675 58	752 49	600 00
380 36	432 57	487 48	546 08	609 68	679 77	758 80	605 00

Net Premiums and Reserve Values per \$1,000.00

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
34	44	\$48 92	\$99 90	\$153 05	\$208 45	\$266 21	\$326 48	\$386 23
35	47	48 91	99 88	153 01	208 40	266 16	326 37	386 17
36	51	48 90	99 86	152 98	208 37	266 11	326 31	386 10
37	55	48 88	99 84	152 96	208 33	266 06	326 26	386 03
38	59	48 86	99 83	152 93	208 29	266 01	326 19	386 96
39	63	48 87	99 81	152 90	208 25	266 96	326 13	386 88
40	68	48 86	99 79	152 87	208 20	266 90	326 06	386 80
41	73	48 86	99 77	152 84	208 16	266 84	326 99	386 72
42	78	48 86	99 75	152 81	208 12	266 79	326 92	386 63
43	85	48 83	99 72	152 78	208 07	266 73	326 84	386 54
44	92	48 83	99 71	152 75	208 03	266 66	326 77	386 45
45	99	48 82	99 70	152 72	207 98	266 60	326 69	386 36
46	107	48 81	99 67	152 68	207 93	266 54	326 60	386 26
47	116	48 80	99 65	152 65	207 89	266 47	326 51	386 19
48	126	48 79	99 64	152 62	207 85	266 40	326 42	386 01
49	137	48 80	99 63	152 60	207 79	266 33	326 32	387 89
50	149	48 79	99 62	152 57	207 74	266 26	326 22	387 76
51	163	48 79	99 60	152 54	207 69	266 18	326 12	387 63
52	178	48 79	99 59	152 51	207 65	266 12	326 03	387 51
53	195	48 79	99 59	152 50	207 63	266 07	324 95	387 39
54	214	48 80	99 60	152 50	207 62	266 03	324 88	387 28
55	235	48 82	99 63	152 53	207 62	266 02	324 82	387 16
56	258	48 83	99 66	152 55	207 64	264 99	324 75	387 03
57	283	48 87	99 70	152 61	207 66	264 98	324 68	386 88
58	310	48 90	99 76	152 65	207 68	264 96	324 68	386 68
59	339	48 95	99 82	152 71	207 71	264 91	324 44	386 44
60	370	48 99	99 88	152 76	207 70	264 82	324 24	386 13
61	403	49 04	99 95	152 79	207 67	264 69	324 00	386 76
62	438	49 08	99 98	152 78	207 68	264 60	323 69	386 36
63	475	49 11	99 99	152 74	207 46	264 27	323 81	386 77
64	514	49 18	99 99	152 68	207 30	263 99	323 68	386 16
65	555	49 14	99 98	152 61	207 12	263 66	323 68	386 48
66	600	49 16	99 97	152 51	206 91	263 29	321 63	386 72
67	648	49 18	99 94	152 40	206 67	262 88	321 21	386 88
68	699	49 18	99 91	152 27	206 39	262 42	320 63	386 94
69	753	49 20	99 87	152 13	206 10	261 92	319 78	386 92
70	810	49 20	99 83	151 98	205 78	261 57	318 97	386 60
71	870	49 22	99 80	151 83	205 44	260 79	318 08	387 60
72	933	49 25	99 77	151 67	205 08	260 16	317 14	386 29
73	1000	49 27	99 73	151 49	204 68	259 48	316 12	387 87
74	1070	49 30	99 70	151 31	204 26	258 76	315 00	387 31
75	1144	49 32	99 66	151 11	203 82	257 96	313 77	387 69
76	1222	49 36	99 63	150 91	203 32	257 07	312 41	386 63
77	1304	49 40	99 59	150 66	202 75	256 07	310 86	387 59
78	1391	49 44	99 52	150 36	202 09	254 90	309 10	386 04
79	1483	49 45	99 42	149 99	201 30	253 67	307 09	386 23

Net Premiums and Reserve Values per \$1,000.

FIFTEEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3% PER CENT.

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	3454 78	3528 06	3594 83	3668 66	3746 26	3827 32	3911 75	31,000
21	3454 66	3528 97	3594 23	3668 58	3746 18	3827 16	3911 71	1,000
22	3454 58	3528 89	3594 15	3668 50	3746 10	3827 10	3911 68	1,000
23	3454 50	3528 80	3594 06	3668 42	3746 02	3827 04	3911 64	1,000
24	3454 43	3528 72	3593 97	3668 33	3745 94	3826 97	3911 60	1,000
25	3454 34	3528 62	3593 87	3668 23	3745 85	3826 90	3911 55	1,000
26	3454 26	3528 52	3593 77	3668 13	3745 76	3826 82	3911 51	1,000
27	3454 18	3528 42	3593 68	3668 04	3745 68	3826 74	3911 46	1,000
28	3454 09	3528 31	3593 58	3667 90	3745 59	3826 65	3911 40	1,000
29	3453 96	3528 20	3593 48	3667 77	3745 49	3826 54	3911 33	1,000
30	3453 84	3528 07	3593 38	3667 63	3745 39	3826 44	3911 27	1,000
31	3453 75	3527 94	3593 28	3667 48	3745 29	3826 32	3911 19	1,000
32	3453 69	3527 79	3593 18	3667 33	3745 19	3826 19	3911 11	1,000
33	3453 64	3527 68	3593 09	3667 18	3745 09	3826 05	3911 02	1,000
34	3453 51	3527 47	3592 99	3667 04	3744 98	3825 89	3910 92	1,000
35	3453 16	3527 30	3592 84	3666 76	3744 85	3825 72	3910 81	1,000
36	3453 01	3527 11	3592 74	3666 54	3744 71	3825 54	3910 69	1,000
37	3452 84	3526 98	3592 62	3666 31	3744 56	3825 33	3910 56	1,000
38	3452 69	3526 78	3592 49	3666 06	3744 41	3825 10	3910 40	1,000
39	3452 53	3526 58	3592 34	3665 78	3744 25	3824 84	3910 23	1,000
40	3452 37	3526 31	3592 17	3665 46	3744 08	3824 54	3910 04	1,000
41	3452 19	3526 06	3592 00	3665 10	3743 90	3824 21	3909 82	1,000
42	3452 06	3525 77	3591 80	3664 80	3743 73	3823 84	3909 58	1,000
43	3451 74	3525 43	3591 58	3664 28	3743 56	3823 41	3909 30	1,000
44	3451 44	3525 04	3591 34	3663 68	3743 31	3822 93	3909 00	1,000
45	3451 08	3524 57	3591 08	3663 07	3743 08	3822 38	3908 63	1,000
46	3450 65	3524 02	3590 80	3662 36	3742 79	3821 76	3908 23	1,000
47	3450 14	3523 38	3590 44	3661 54	3742 46	3821 06	3907 78	1,000
48	3449 54	3522 64	3590 08	3660 62	3742 08	3820 26	3907 27	1,000
49	3449 85	3521 79	3589 72	3659 58	3741 64	3819 37	3906 70	1,000
50	3449 06	3520 85	3589 36	3658 42	3741 15	3818 38	3906 06	1,000
51	3448 19	3519 79	3588 98	3657 12	3740 61	3817 27	3905 35	1,000
52	3447 22	3518 61	3588 58	3655 67	3740 03	3816 03	3904 58	1,000
53	3446 14	3517 31	3588 17	3654 08	3739 41	3814 66	3903 67	1,000
54	3445 94	3516 86	3587 74	3652 31	3738 73	3813 14	3902 68	1,000
55	3445 63	3516 28	3587 29	3650 37	3738 00	3811 46	3901 59	1,000
56	3445 20	3515 56	3586 82	3648 28	3737 22	3809 59	3900 38	1,000
57	3444 65	3514 67	3586 33	3646 08	3736 39	3807 52	3899 06	1,000
58	3443 96	3513 61	3585 82	3643 28	3735 52	3805 23	3897 58	1,000
59	3443 11	3512 34	3585 17	3640 42	3734 61	3802 68	3896 07	1,000
60	3442 09	3510 84	3584 26	3637 23	3733 66	3799 86	3894 03	1,000
61	3441 83	3509 06	3583 02	3635 68	3732 67	3798 73	3892 00	1,000
62	3441 31	3507 95	3581 39	3633 73	3731 64	3797 29	3890 78	1,000
63	3440 43	3506 46	3579 36	3631 39	3730 57	3795 52	3889 23	1,000
64	3439 28	3504 58	3576 95	3628 67	3729 47	3793 40	3887 54	1,000
65	3437 77	3502 39	3574 22	3625 63	3728 34	3790 98	3885 55	1,000

Net Premiums and Reserve Values per \$1,000. 927.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums	RESERVES AT THE END OF										
		1 Year.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.	8 Yrs.	9 Yrs.	10 Yrs.	11 Yrs.
20	\$20 72	\$13 75	\$28 05	\$42 91	\$58 36	\$74 44	\$91 16	108 55	126 64	145 46	165 08	185 89
21	21 06	14 05	28 65	43 84	59 64	76 07	93 15	110 92	129 40	148 61	168 60	189 40
22	21 40	14 36	29 29	44 81	61 03	77 75	95 21	113 37	132 41	151 88	172 80	193 54
23	21 76	14 68	29 95	45 83	62 36	79 50	97 34	115 90	135 15	154 26	176 12	197 82
24	22 14	15 02	30 64	46 88	63 75	81 50	99 55	118 51	138 24	158 75	180 07	202 24
25	22 53	15 37	31 35	47 96	65 22	83 17	101 82	121 23	141 39	162 35	184 14	206 80
26	23 35	15 73	32 08	49 07	66 73	85 09	104 18	124 01	144 63	166 06	188 34	211 50
27	23 36	16 10	32 84	50 29	68 30	87 09	106 61	126 30	147 98	169 90	192 67	216 85
28	23 79	16 49	33 62	51 42	69 92	89 15	109 12	129 87	151 44	173 85	197 13	221 33
29	24 24	16 88	34 43	52 66	71 60	91 27	111 71	132 95	155 01	177 98	201 74	226 47
30	24 71	17 30	35 27	53 94	73 32	98 46	114 39	136 12	158 69	182 12	206 47	231 75
31	25 21	17 73	36 14	55 25	75 11	95 73	117 15	139 88	162 47	186 44	211 33	237 18
32	25 72	18 17	37 08	56 61	76 95	98 06	119 99	142 74	166 88	190 88	216 34	242 76
33	26 25	18 62	37 94	58 02	78 55	100 47	122 91	146 20	170 38	195 45	221 48	248 50
34	26 81	19 09	38 91	59 47	80 82	102 95	125 93	149 76	174 49	200 15	226 77	254 38
35	27 40	19 58	39 90	60 97	82 88	105 51	129 08	153 42	178 73	204 98	232 19	260 41
36	28 01	20 08	40 91	62 51	84 91	108 13	132 22	157 19	183 08	209 92	237 75	266 57
37	28 64	20 60	41 96	64 10	87 05	110 84	136 50	161 07	187 55	215 00	243 42	272 86
38	29 31	21 13	43 06	65 78	89 25	113 63	139 88	165 04	192 14	220 19	249 23	279 27
39	30 01	21 69	44 15	67 42	91 58	116 51	142 36	169 13	196 88	225 49	255 13	285 76
40	30 75	22 25	45 30	69 17	93 88	119 46	145 96	173 81	201 62	230 88	261 10	292 31
41	31 52	22 85	46 50	70 98	96 30	122 50	149 59	177 88	206 49	236 34	267 13	298 92
42	32 34	23 46	47 78	72 83	98 79	125 61	153 31	181 91	211 41	241 84	273 20	305 54
43	33 20	24 10	49 00	74 74	101 33	128 78	157 10	186 29	216 37	247 36	279 28	312 18
44	34 11	24 74	50 30	76 68	103 92	131 99	160 91	190 69	221 34	252 89	286 36	318 80
45	35 07	25 41	51 63	78 67	106 54	135 23	164 74	195 10	226 31	258 41	291 42	325 39
46	36 06	26 09	52 98	80 68	109 17	138 47	168 57	199 49	231 27	263 90	297 44	331 91
47	37 16	26 79	54 36	82 69	111 81	141 70	172 39	203 88	236 19	269 35	303 89	338 35
48	38 31	27 46	55 72	84 70	114 44	144 98	176 20	208 24	241 08	274 74	309 27	344 71
49	39 53	28 17	57 07	86 70	117 05	148 14	179 97	212 56	245 91	280 06	315 06	350 96
50	40 82	28 87	58 43	88 70	119 68	151 35	183 74	216 84	250 70	285 63	320 77	357 08
51	42 20	29 56	59 80	90 72	122 30	154 56	187 48	221 10	255 44	290 51	326 38	363 08
52	43 67	30 27	61 19	92 74	124 93	157 75	191 21	225 38	260 12	295 62	331 86	368 93
53	45 23	30 99	62 58	94 73	127 56	160 94	194 35	229 52	264 75	300 63	337 23	374 62
54	46 91	31 71	63 98	96 82	130 20	164 14	198 62	233 67	269 29	305 54	342 47	380 15
55	48 70	32 44	65 40	98 87	132 85	167 32	202 29	237 76	273 77	310 35	347 56	385 47
56	50 63	33 17	66 82	100 93	135 49	170 49	205 92	241 79	278 15	315 03	352 46	390 56
57	52 69	33 92	68 27	103 01	138 14	173 64	209 51	245 78	282 45	319 68	357 18	395 41
58	54 80	34 68	69 73	105 10	140 78	176 77	213 07	249 69	286 62	323 98	361 67	399 95
59	57 23	35 44	71 18	107 18	143 41	179 88	216 58	253 49	290 65	328 10	365 89	404 17
60	59 85	36 22	72 64	109 26	146 04	182 97	220 01	257 19	294 52	332 04	369 84	408 03
61	62 61	36 99	74 12	111 35	148 67	186 01	223 38	260 78	298 22	335 76	373 47	411 59
62	65 60	37 78	75 62	113 47	151 27	189 01	226 67	264 24	301 74	339 23	376 89	414 76
63	68 82	38 59	77 14	115 58	153 87	191 98	229 87	267 57	306 32	342 98	380 00	417 85
64	72 30	39 41	78 65	117 68	156 43	194 87	232 99	270 77	308 27	345 65	383 11	420 96
65	76 07	40 22	80 16	119 78	158 95	197 71	236 00	273 86	311 41	348 84	386 38	424 31

Net Premiums and Reserve Values per \$1,000.

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

Reserve Values on
Paid up Life Policies
per \$1,000.

12 Years.		13 Years.		14 Years.		15 Years.		16 Years.		17 Years.		18 Years.		19 Years.		20 Years.		Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single Premium or Reserve.
206	58	228	62	251	54	275	39	300	22	326	05	352	93	380	91	410	03	20	284	97	65
211	03	233	53	256	94	281	29	306	63	333	00	359	43	388	98	418	69	21	289	40	66
215	68	238	61	262	51	287	38	313	26	340	15	368	15	397	29	427	62	22	293	90	67
220	38	243	86	268	27	293	66	320	06	347	53	376	11	406	86	436	81	23	298	73	68
225	29	249	27	274	20	300	18	327	09	355	13	384	31	414	67	446	28	24	303	65	69
230	35	254	85	280	31	306	79	334	82	362	96	392	75	428	75	456	00	25	308	78	70
235	57	260	59	286	60	313	65	341	77	371	01	401	43	438	08	466	00	26	314	01	71
240	94	266	51	299	08	320	70	349	42	379	29	410	35	442	65	476	26	27	319	47	72
246	47	272	59	299	74	327	96	357	80	387	79	419	50	452	47	486	77	28	325	12	73
252	16	278	85	306	59	335	42	365	39	396	52	428	88	462	58	497	52	29	330	97	74
258	01	285	29	313	63	343	07	373	67	405	45	438	45	472	81	508	49	30	337	02	75
264	02	291	90	320	85	350	92	382	15	414	59	448	28	488	29	519	67	31	343	28	76
270	20	298	68	328	26	358	95	390	82	423	91	458	27	498	95	531	04	32	349	76	77
276	53	305	63	335	82	367	16	399	67	433	40	468	42	504	78	542	58	33	356	46	78
283	08	312	74	343	59	375	52	408	67	443	04	478	72	515	77	554	30	34	363	39	79
289	67	320	00	351	44	384	02	417	79	452	81	489	15	526	90	566	15	35	370	55	80
296	44	327	89	359	44	392	64	427	08	462	69	499	70	538	14	578	13	36	377	95	81
303	35	334	89	367	54	401	35	436	37	472	67	510	34	549	49	590	23	37	385	60	82
310	34	342	48	375	73	410	14	445	78	482	72	521	06	560	90	602	39	38	392	49	83
317	42	350	14	383	98	418	99	455	24	492	82	531	82	572	38	614	63	39	401	63	84
324	55	357	85	392	27	427	87	464	74	503	94	542	61	588	89	626	92	40	410	03	85
331	72	365	59	400	59	436	77	474	23	513	07	553	41	596	40	639	24	41	418	69	86
338	91	373	34	408	90	445	66	483	71	523	17	564	18	606	90	651	55	42	427	62	87
346	09	381	07	417	18	454	50	493	14	533	22	574	89	618	35	663	83	43	436	81	88
353	25	388	75	425	40	463	28	502	49	543	18	585	52	629	78	676	07	44	446	28	89
360	35	396	37	433	55	471	96	511	74	553	08	596	04	641	01	688	24	45	456	00	90
367	37	403	90	441	58	480	51	520	84	562	73	606	41	652	15	700	30	46	466	00	91
374	81	411	32	449	48	488	91	529	77	572	26	616	61	663	14	712	23	47	476	26	92
381	12	418	59	457	21	497	13	538	51	581	58	626	60	673	92	724	01	48	486	77	93
388	80	425	70	464	76	505	14	547	02	590	65	636	34	684	43	736	60	49	497	52	94
394	34	432	64	472	11	512	92	555	27	599	45	645	80	694	78	746	98	50	508	49	95
400	71	439	38	479	23	520	43	563	23	607	94	654	95	704	79	758	13	51	519	67	96
406	90	445	91	486	09	527	65	570	86	616	07	663	74	714	47	769	04	52	531	04	
412	90	452	19	492	66	534	54	578	13	623	83	672	15	723	81	779	72	53	542	58	
418	68	458	20	498	91	541	06	584	99	631	15	680	15	732	81	790	18	54	554	30	
424	20	463	91	504	80	547	18	591	40	638	02	687	73	741	48	800	43	55	566	15	
429	44	469	27	510	29	552	83	597	33	644	41	694	90	749	85	810	62	56	578	13	
434	36	474	25	515	39	557	99	603	76	650	86	701	69	757	98	820	64	57	590	23	
438	92	478	79	519	89	562	66	607	73	655	87	706	10	766	74	830	54	58	602	39	
443	08	482	88	523	97	566	87	612	26	660	98	714	16	773	26	840	32	59	614	63	
446	82	486	54	527	64	570	69	616	41	665	73	719	86	780	47	849	97	60	626	92	
450	20	489	86	530	93	574	20	620	25	670	13	725	18	787	35	859	40	61	638	24	
453	84	492	97	534	16	577	52	623	84	674	21	730	15	793	81	868	65	62	651	55	
456	39	496	03	537	27	580	74	627	25	678	02	734	64	799	83	877	74	63	663	83	
459	52	499	20	540	47	583	95	630	55	681	43	738	67	805	44	886	77	64	676	07	
462	94	502	64	543	86	587	26	633	61	684	46	742	25	810	70	895	73				

Net Premiums and Reserve Values per \$1,000,000

TWENTY YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE 3 1/4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
21	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
22	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
23	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
24	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
25	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
26	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
27	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
28	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
29	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
30	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
31	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
32	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
33	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
34	\$38 98	\$32 71	\$66 78	\$102 28	\$139 28	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05	\$396 50
35	\$40 12	\$32 86	\$67 08	\$102 68	\$139 65	\$178 18	\$218 28	\$260 08	\$303 51	\$349 80	\$396 99
36	\$40 28	\$32 86	\$67 18	\$102 78	\$139 73	\$178 30	\$218 41	\$260 16	\$303 64	\$349 80	\$396 07
37	\$40 47	\$32 86	\$67 22	\$102 85	\$139 81	\$178 47	\$218 59	\$260 34	\$303 80	\$349 85	\$396 17
38	\$40 69	\$32 86	\$67 32	\$102 99	\$140 09	\$178 67	\$218 81	\$260 56	\$304 01	\$349 28	\$396 31
39	\$40 91	\$32 86	\$67 44	\$103 17	\$140 31	\$178 98	\$219 08	\$260 84	\$304 27	\$349 45	\$396 48
40	\$41 18	\$33 15	\$67 59	\$103 88	\$140 58	\$179 28	\$219 41	\$261 16	\$304 57	\$349 71	\$396 66
41	\$41 47	\$33 25	\$67 79	\$103 85	\$140 86	\$179 59	\$219 78	\$261 53	\$304 92	\$349 88	\$396 85
42	\$41 81	\$33 36	\$67 99	\$103 94	\$141 26	\$179 99	\$220 20	\$261 98	\$305 28	\$350 28	\$397 04
43	\$42 18	\$33 50	\$68 28	\$104 38	\$141 62	\$180 45	\$220 67	\$262 35	\$305 66	\$350 57	\$397 22
44	\$42 61	\$33 63	\$68 51	\$104 65	\$142 12	\$180 94	\$221 16	\$262 84	\$306 04	\$350 86	\$397 39
45	\$43 08	\$33 80	\$68 81	\$105 08	\$142 60	\$181 45	\$221 66	\$263 29	\$306 42	\$351 14	\$397 54
46	\$43 61	\$33 97	\$69 18	\$105 60	\$143 10	\$181 97	\$222 17	\$263 76	\$306 81	\$351 40	\$397 68
47	\$44 21	\$34 17	\$69 48	\$106 95	\$143 62	\$182 51	\$222 70	\$264 24	\$307 19	\$351 64	\$397 75
48	\$44 86	\$34 37	\$69 84	\$106 42	\$144 15	\$183 07	\$223 25	\$264 72	\$307 57	\$351 90	\$397 82
49	\$45 63	\$34 57	\$70 19	\$106 89	\$144 69	\$183 65	\$223 80	\$265 21	\$307 95	\$352 13	\$397 87
50	\$46 46	\$34 79	\$70 58	\$107 89	\$145 29	\$184 26	\$224 39	\$265 78	\$308 36	\$352 38	\$397 92
51	\$47 33	\$35 01	\$70 98	\$107 94	\$145 90	\$184 92	\$225 02	\$266 28	\$308 80	\$352 65	\$397 96
52	\$48 41	\$35 28	\$71 49	\$108 53	\$146 53	\$185 62	\$225 71	\$266 90	\$309 28	\$352 93	\$398 01
53	\$49 55	\$35 53	\$71 91	\$109 17	\$147 83	\$186 40	\$226 47	\$267 58	\$309 80	\$353 25	\$398 07
54	\$50 81	\$35 82	\$72 44	\$109 87	\$148 13	\$187 26	\$227 30	\$268 32	\$310 38	\$353 61	\$398 15
55	\$52 21	\$36 13	\$73 00	\$110 62	\$149 01	\$188 19	\$228 21	\$269 12	\$311 02	\$354 01	\$398 25
56	\$53 75	\$36 47	\$73 61	\$111 44	\$149 96	\$189 19	\$229 19	\$270 00	\$311 72	\$354 45	\$398 35
57	\$55 45	\$36 84	\$74 29	\$112 84	\$151 09	\$190 29	\$230 25	\$270 96	\$312 48	\$354 92	\$398 44
58	\$57 32	\$37 25	\$75 01	\$113 80	\$152 11	\$191 45	\$231 40	\$271 98	\$313 27	\$355 39	\$398 50
59	\$59 88	\$37 67	\$75 78	\$114 32	\$153 33	\$192 71	\$232 62	\$273 05	\$314 09	\$355 86	\$398 49
60	\$61 65	\$38 18	\$76 60	\$115 41	\$154 56	\$194 05	\$233 91	\$274 17	\$314 83	\$356 29	\$398 42
61	\$64 13	\$38 61	\$77 48	\$116 58	\$155 91	\$195 46	\$235 26	\$275 34	\$315 78	\$356 69	\$398 25
62	\$66 86	\$39 18	\$78 42	\$117 84	\$157 35	\$196 93	\$236 69	\$276 55	\$316 64	\$357 07	\$398 03
63	\$69 56	\$39 70	\$79 44	\$119 17	\$158 88	\$198 54	\$238 17	\$277 81	\$317 52	\$357 45	\$397 86
64	\$73 13	\$40 80	\$80 50	\$120 57	\$160 48	\$200 19	\$239 73	\$279 12	\$318 46	\$357 95	\$397 69
65	\$76 72	\$40 92	\$81 61	\$122 03	\$162 13	\$201 91	\$241 35	\$280 51	\$319 55	\$358 72	\$398 32

Let Premiums and Reserve Values per \$1,000.

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 8 1/2 PER CENT.

RESERVES AT THE END OF

11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
45 97	497 56	551 38	\$607 52	\$666 10	\$727 23	\$791 05	\$857 69	\$927 28	\$1,000
45 90	497 49	551 29	607 43	666 00	727 14	790 97	857 62	927 24	1,000
45 83	497 41	551 20	607 34	665 91	727 05	790 88	857 54	927 20	1,000
45 76	497 33	551 12	607 24	665 81	726 94	790 78	857 47	927 15	1,000
45 70	497 25	551 03	607 14	665 70	726 84	790 68	857 38	927 10	1,000
45 63	497 17	550 94	607 04	665 59	726 72	790 57	857 29	927 04	1,000
45 56	497 09	550 84	606 92	665 46	726 60	790 45	857 19	926 98	1,000
45 50	497 00	550 73	606 80	665 34	726 46	790 33	857 09	926 91	1,000
45 43	496 91	550 63	606 68	665 20	726 32	790 19	856 97	926 84	1,000
45 36	496 82	550 52	606 55	665 06	726 17	790 06	856 85	926 76	1,000
45 29	496 74	550 41	606 42	664 91	726 02	789 89	856 71	926 67	1,000
45 24	496 65	550 30	606 29	664 76	725 85	789 78	856 57	926 58	1,000
45 19	496 58	550 20	606 16	664 60	725 68	789 55	856 40	926 47	1,000
45 17	496 52	550 10	606 03	664 44	725 49	789 35	856 23	926 35	1,000
45 16	496 45	550 02	605 91	664 28	725 29	789 14	856 03	926 23	1,000
45 17	496 45	549 94	605 78	664 10	725 07	788 89	855 81	926 07	1,000
45 20	496 43	549 87	605 64	663 89	724 82	788 62	855 56	925 90	1,000
45 26	496 43	549 79	605 48	663 66	724 54	788 32	855 28	925 72	1,000
45 34	496 43	549 70	605 30	663 40	724 22	787 98	854 96	925 51	1,000
45 43	496 42	549 59	605 09	663 11	723 86	787 59	854 61	925 27	1,000
45 52	496 40	549 46	604 86	662 78	723 45	787 16	854 21	925 01	1,000
45 60	496 37	549 31	604 58	662 39	722 99	786 67	853 77	924 71	1,000
45 67	496 31	549 11	604 25	661 94	722 46	786 11	853 28	924 38	1,000
45 73	496 22	548 87	603 86	661 43	721 86	785 48	852 70	924 09	1,000
45 75	496 09	548 57	603 40	660 84	721 17	784 76	852 05	923 58	1,000
45 74	495 91	548 21	602 88	660 17	720 40	783 96	851 33	923 10	1,000
45 69	495 67	547 79	602 27	659 39	719 51	783 05	850 52	922 57	1,000
45 60	495 38	547 29	601 57	658 52	718 52	782 08	849 61	921 97	1,000
45 48	495 04	546 72	600 77	657 53	717 41	780 89	848 59	921 30	1,000
45 31	494 63	546 06	599 87	656 43	716 16	779 61	847 46	920 56	1,000
45 12	494 18	545 33	598 89	655 22	714 79	778 20	846 20	919 72	1,000
44 90	493 67	544 53	597 81	653 88	713 28	776 64	844 80	918 80	1,000
44 67	493 13	543 67	596 62	652 41	711 61	774 92	843 25	917 77	1,000
44 43	492 55	542 73	595 32	650 80	709 78	773 02	841 54	916 63	1,000
44 18	491 93	541 71	593 91	649 08	707 75	770 91	839 68	915 37	1,000
43 91	491 25	540 58	592 34	647 08	705 50	768 57	837 52	913 88	1,000
43 60	490 43	539 33	590 59	644 88	702 99	765 97	835 19	912 43	1,000
43 25	489 61	537 91	588 63	642 42	700 19	763 09	832 63	910 73	1,000
42 80	488 60	536 28	586 39	639 68	697 11	759 95	829 81	908 36	1,000
42 24	487 40	534 42	583 91	636 68	693 77	756 54	826 75	906 30	1,000
41 55	486 03	532 36	581 22	633 47	690 22	752 90	823 44	904 54	1,000
40 72	484 52	530 19	578 43	630 15	686 51	749 05	819 88	902 05	1,000
39 36	483 01	528 04	575 68	626 85	682 76	745 05	816 10	899 32	1,000
39 11	481 67	526 10	573 18	623 89	679 04	740 98	812 06	896 33	1,000
38 65	480 68	524 55	570 94	620 80	675 46	736 76	807 74	893 06	1,000
38 69	480 27	523 57	569 25	618 29	671 93	732 41	803 13	889 47	1,000

TWENTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 8½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF											
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.
20	29 90	23 33	47 61	72 90	99 23	126 65	155 22	184 98	215 97	248 27	281 01	316 97	353 51
21	29 95	23 33	47 62	72 91	99 25	126 68	155 25	185 00	216 00	248 29	281 03	316 99	353 52
22	30 01	23 34	47 63	72 93	99 28	126 72	155 29	185 05	216 04	248 33	281 07	317 02	353 54
23	30 07	23 35	47 66	72 97	99 32	126 77	155 34	185 10	216 09	248 38	281 12	317 05	353 56
24	30 13	23 37	47 69	73 01	99 37	126 82	155 41	185 17	216 17	248 45	281 18	317 11	353 61
25	30 21	23 39	47 73	73 06	99 44	126 90	155 48	185 25	216 25	248 53	281 26	317 19	353 67
26	30 28	23 40	47 76	73 12	99 51	126 98	155 58	185 35	216 35	248 64	281 37	317 28	353 76
27	30 37	23 43	47 81	73 19	99 59	127 08	155 69	185 48	216 48	248 77	281 39	317 40	353 86
28	30 47	23 46	47 87	73 27	99 70	127 21	155 89	185 62	216 64	248 93	281 55	317 55	354 00
29	30 57	23 49	47 93	73 36	99 82	127 35	155 99	185 81	216 83	249 13	281 74	317 74	354 17
30	30 69	23 53	48 02	73 48	99 97	127 52	156 20	186 03	217 07	249 37	281 98	317 97	354 39
31	30 82	23 58	48 11	73 61	100 14	127 74	156 43	186 29	217 34	249 65	283 26	318 25	354 67
32	30 96	23 64	48 22	73 77	100 34	127 98	156 71	186 59	217 67	249 98	283 61	318 59	355 00
33	31 12	23 70	48 34	73 95	100 58	128 26	157 03	186 94	218 04	250 35	284 02	319 01	355 40
34	31 30	23 78	48 49	74 17	100 87	128 59	157 42	187 36	218 50	250 86	284 51	319 50	355 89
35	31 50	23 87	48 67	74 43	101 19	128 98	157 85	187 86	219 03	251 43	285 09	320 09	356 49
36	31 73	23 97	48 86	74 71	101 55	129 42	158 36	188 42	219 65	252 07	285 76	320 75	357 10
37	31 98	24 09	49 08	75 04	101 97	129 93	158 95	189 08	220 36	252 83	286 53	321 52	357 84
38	32 26	24 21	49 34	75 40	102 45	130 51	159 64	189 84	221 18	253 69	287 41	322 38	358 65
39	32 58	24 37	49 63	75 84	103 01	131 20	160 42	190 72	222 12	254 67	288 40	323 34	359 55
40	32 93	24 53	49 97	76 33	103 66	131 97	161 31	191 70	223 17	255 75	289 47	324 38	360 52
41	33 33	24 73	50 36	76 90	104 39	132 85	162 31	192 80	224 34	256 94	290 65	325 51	361 57
42	33 77	24 95	50 80	77 54	105 21	133 83	163 43	194 01	225 60	258 23	291 92	326 73	362 70
43	34 26	25 21	51 28	78 25	106 12	134 91	164 65	195 33	226 97	259 61	293 28	328 04	363 91
44	34 82	25 49	51 82	79 03	107 11	136 09	165 96	196 73	228 43	261 09	294 74	329 43	365 20
45	35 43	25 80	52 42	79 89	108 20	137 35	167 36	198 24	230 00	262 68	296 30	330 92	366 58
46	36 12	26 13	53 06	80 81	109 35	138 70	168 85	199 83	231 67	264 36	297 97	332 51	368 05
47	36 89	26 50	53 77	81 79	110 58	140 13	170 45	201 55	233 45	266 17	299 75	334 21	369 63
48	37 74	26 89	54 50	82 83	111 88	141 65	172 15	203 37	235 36	268 10	301 65	336 01	371 32
49	38 69	27 29	55 27	83 93	113 26	143 27	173 96	205 33	237 40	270 17	303 91	338 15	373 15
50	39 73	27 72	56 09	85 10	114 75	145 01	175 90	207 43	239 59	272 41	305 91	340 13	375 11
51	40 89	28 19	56 98	86 37	116 34	146 89	178 00	209 69	241 96	274 82	308 30	342 41	377 23
52	42 16	28 68	57 93	87 73	118 05	148 89	180 25	212 12	244 51	277 41	310 85	344 86	379 51
53	43 56	29 23	58 96	89 19	119 89	151 05	182 67	214 74	247 24	280 18	313 59	347 50	381 95
54	45 09	29 79	60 05	90 73	121 84	153 36	185 25	217 62	250 15	283 14	316 52	350 31	384 54
55	46 77	30 40	61 21	92 39	123 94	155 82	188 01	220 49	253 25	286 30	319 64	353 28	387 28
56	48 31	31 04	62 44	94 17	126 18	158 45	190 94	223 65	256 56	289 66	322 94	356 43	390 16
57	50 33	31 74	63 78	96 07	128 57	161 24	194 07	227 02	260 08	293 22	326 45	359 77	393 20
58	52 83	32 49	65 19	98 08	131 09	164 21	197 39	230 60	263 81	296 99	330 15	363 27	396 40
59	55 23	33 27	66 68	100 20	133 76	167 34	200 90	234 37	267 74	300 96	334 08	366 96	399 75
60	57 85	34 09	68 25	102 43	136 59	170 67	204 60	238 35	271 87	305 13	338 11	370 82	403 30

TWENTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

RESERVES AT THE END OF

Age at Issue.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	21 Years.	22 Years.	23 Years.	24 Years.
20	391 60	431 29	472 68	515 84	560 85	607 81	656 81	707 94	761 33	817 10	875 37	936 28
21	391 59	431 28	472 65	515 80	560 80	607 74	656 72	707 84	761 29	817 00	875 28	936 23
22	391 60	431 27	472 63	515 78	560 74	607 66	656 69	707 74	761 12	816 30	875 20	936 18
23	391 61	431 28	472 62	515 73	560 69	607 59	656 54	707 64	761 02	816 79	875 10	936 12
24	391 65	431 29	472 61	515 70	560 64	607 52	656 45	707 54	760 90	816 68	875 00	936 05
25	391 70	431 32	472 62	515 68	560 60	607 46	656 37	707 43	760 79	816 55	874 90	936 38
26	391 76	431 36	472 64	515 68	560 57	607 40	656 29	707 33	760 06	816 48	874 78	936 30
27	391 85	431 43	472 69	515 70	560 56	607 36	656 21	707 23	760 54	816 29	874 65	936 31
28	391 97	431 53	472 76	515 74	560 57	607 33	656 15	707 13	760 41	816 15	874 51	936 72
29	392 13	431 66	472 87	515 81	560 60	607 32	656 09	707 03	760 28	816 39	874 86	936 61
30	392 38	431 84	473 01	515 99	560 66	607 34	656 05	706 93	760 13	816 62	874 19	936 50
31	392 59	432 07	473 21	516 07	560 76	607 37	656 01	706 82	759 97	816 63	874 02	936 37
32	392 90	432 36	473 45	516 25	560 88	607 40	656 97	706 71	759 73	816 41	873 80	936 21
33	393 26	432 70	473 74	516 48	561 02	607 45	656 92	706 58	759 59	816 17	873 57	936 06
34	393 78	433 11	474 09	516 74	561 18	607 51	656 89	706 49	759 37	814 91	873 31	934 88
35	394 27	433 58	474 48	517 09	561 39	607 57	656 82	706 20	759 12	814 61	873 02	934 68
36	394 97	434 11	474 81	517 35	561 55	607 63	656 75	706 06	758 84	814 23	872 69	934 46
37	395 64	434 70	475 38	517 70	561 76	607 69	656 67	705 37	758 52	813 90	872 33	934 20
38	396 28	435 33	475 89	518 07	561 97	607 75	656 56	705 62	758 16	813 48	871 92	933 92
39	397 06	436 02	476 45	518 47	562 20	607 80	656 44	705 34	757 75	813 00	871 46	933 61
40	397 96	436 77	477 04	518 89	562 43	607 84	656 29	705 01	757 30	812 47	870 95	933 25
41	398 80	437 57	477 63	519 33	562 67	607 87	656 11	704 65	756 78	811 87	870 38	932 86
42	399 51	438 43	478 35	519 80	562 92	607 88	654 89	704 23	756 12	811 20	869 74	932 42
43	400 99	439 34	479 05	520 29	563 16	607 87	654 63	703 74	755 55	810 45	869 02	931 92
44	402 13	440 30	479 82	520 80	563 41	607 83	654 33	703 19	754 79	809 60	868 22	931 37
45	403 36	441 38	480 62	521 33	563 65	607 78	653 98	702 56	753 97	808 67	867 32	930 76
46	404 66	442 43	481 46	521 89	563 90	607 70	653 59	701 80	753 04	807 62	866 32	930 06
47	406 07	443 61	482 36	522 49	564 16	607 63	653 14	701 12	752 02	806 46	865 23	929 30
48	407 57	444 86	483 33	523 12	564 43	607 50	652 64	700 27	750 89	805 17	863 98	928 44
49	409 19	446 22	484 38	523 81	564 72	607 37	652 09	699 32	749 62	803 73	862 61	927 50
50	410 98	447 69	485 51	524 55	565 02	607 26	651 46	698 25	748 21	802 18	861 09	926 45
51	412 32	449 28	486 72	525 33	565 33	607 06	650 73	697 05	746 61	800 34	859 40	925 30
52	414 35	450 97	488 01	526 15	566 61	606 71	649 69	695 65	744 83	799 37	857 55	924 03
53	417 01	452 76	489 36	526 97	566 85	606 38	648 87	694 12	743 86	796 21	855 62	922 63
54	419 26	454 64	490 74	527 78	566 02	606 52	647 72	692 39	740 73	793 88	853 32	921 09
55	421 68	456 59	492 16	528 57	566 12	605 23	646 48	690 50	738 49	791 40	850 95	919 41
56	424 19	458 62	493 60	529 34	566 20	604 68	645 28	688 76	736 10	783 51	848 42	917 57
57	426 88	460 74	495 10	530 18	566 37	604 14	644 10	687 02	733 91	785 19	845 76	915 56
58	429 59	462 96	496 74	531 21	566 78	603 91	643 23	685 49	731 74	783 51	842 92	913 35
59	432 51	465 39	498 65	532 59	567 59	604 11	642 74	684 25	729 77	780 31	839 91	911 35
60	435 68	468 17	501 01	534 49	569 97	604 68	642 76	686 45	727 23	778 08	836 73	908 38

NET PREMIUMS AND RESERVE VALUES PER \$1,000

THIRTY-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3% PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
22	324 18	317 86	335 42	354 20	373 76	394 11	415 25	437 34	460 29	484 19	509 06
23	324 26	17 88	35 46	54 26	73 88	94 21	115 41	137 47	160 44	184 34	209 23
24	324 32	17 40	35 50	54 30	73 90	94 23	115 54	137 61	160 60	184 52	209 42
25	324 39	17 43	35 56	54 32	74 05	94 46	115 71	137 81	160 81	184 74	209 63
26	324 46	17 46	35 58	54 34	74 18	94 63	115 90	138 02	161 05	185 00	209 83
27	324 57	17 51	35 71	54 34	74 34	94 82	116 12	138 28	161 33	185 81	210 36
28	324 68	17 55	35 80	54 38	74 51	95 03	116 37	138 57	161 65	186 05	210 86
29	324 79	17 60	35 91	54 39	74 73	95 29	116 68	138 91	162 03	186 07	211 07
30	324 92	17 67	36 06	55 12	74 98	95 69	117 02	139 30	162 17	186 55	211 69
31	325 06	17 74	36 17	55 39	75 24	95 92	117 42	139 76	162 98	187 11	212 16
32	325 21	17 82	36 38	55 57	75 55	96 31	117 88	140 29	163 57	187 75	212 97
33	325 39	17 92	36 58	55 95	75 93	96 77	118 42	140 90	164 24	188 49	213 66
34	325 58	18 02	36 78	56 16	76 34	97 23	119 02	141 69	165 01	189 32	214 56
35	325 80	18 14	36 97	56 53	76 81	97 86	119 71	142 57	165 89	190 29	215 60
36	326 04	18 28	37 26	56 98	77 36	98 53	120 49	143 27	166 89	191 39	216 89
37	326 31	18 45	37 57	57 49	77 97	99 28	121 89	144 29	168 03	192 65	218 15
38	326 60	18 61	37 93	58 02	78 65	100 12	122 88	145 44	169 32	194 06	219 67
39	326 94	18 82	38 31	58 50	79 42	101 08	123 51	146 74	170 78	195 66	221 66
40	327 31	19 04	38 75	59 16	80 29	102 16	124 79	148 20	172 41	197 43	223 20
41	327 72	19 29	39 25	59 81	81 27	103 38	126 23	149 85	174 23	199 42	225 40
42	328 18	19 57	39 81	60 74	82 38	104 23	127 89	151 67	176 26	201 61	227 70
43	328 69	19 89	40 44	61 66	83 61	106 26	129 61	153 68	178 48	203 99	230 21
44	329 28	20 34	41 15	62 72	84 98	107 92	131 56	155 89	180 89	206 57	232 98
45	329 89	20 63	41 92	63 96	86 47	109 75	133 69	158 27	183 49	209 85	236 06
46	330 56	21 06	42 77	65 11	88 10	111 73	136 97	160 83	186 28	212 34	238 99
47	331 38	21 54	43 69	66 47	89 87	113 86	138 49	163 57	189 27	215 54	242 36
48	332 21	22 03	44 68	67 98	91 74	116 11	141 03	166 48	192 46	218 94	246 96
49	333 16	22 69	45 75	69 10	93 79	118 51	143 80	169 58	195 84	222 57	249 76
50	334 19	23 17	46 89	71 17	95 83	121 04	146 79	172 86	199 44	226 42	253 61
51	335 38	23 77	48 05	72 81	98 05	123 78	149 89	176 84	203 23	230 49	258 11
52	336 52	24 41	49 29	74 68	100 49	126 57	153 12	180 69	207 27	234 83	262 67
53	337 98	25 08	50 61	76 56	102 89	129 49	156 61	183 94	211 55	239 41	267 60
54	339 42	25 80	52 02	78 60	105 54	132 98	160 81	188 09	216 09	244 27	272 61
55	341 08	26 56	53 59	80 77	108 38	136 16	164 22	192 48	220 88	249 40	278 01
56	342 79	27 37	55 62	83 08	111 28	139 73	168 35	197 10	225 92	254 80	283 69
57	344 70	28 22	56 71	85 45	114 39	143 48	172 69	201 95	231 22	260 47	289 64

NET PREMIUMS AND RESERVE VALUES

PER \$1,000.

THIRTY-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3% PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.
20	\$234 96	\$261 99	\$290 01	\$319 25	\$349 71	\$381 44	\$414 50	\$448 94	\$484 84	\$522 26
21	235 13	262 10	290 18	319 42	349 87	381 59	414 84	449 06	484 98	522 32
22	235 39	262 30	290 38	319 63	350 07	381 79	414 81	449 21	485 06	522 42
23	235 57	262 55	290 64	319 88	350 32	382 02	415 02	449 40	485 23	522 56
24	235 86	262 85	290 94	320 18	350 61	382 30	415 28	449 65	485 44	522 76
25	236 20	263 20	291 80	320 54	350 96	382 68	415 60	449 94	485 71	522 98
26	236 60	263 62	291 72	320 96	351 37	383 08	415 89	450 31	486 04	523 27
27	237 07	264 10	292 21	321 45	351 87	383 52	416 46	450 75	486 45	523 62
28	237 61	264 66	292 79	322 08	352 45	384 10	417 02	451 23	486 92	524 04
29	238 24	265 31	293 46	322 72	353 14	384 76	417 67	451 89	487 48	524 58
30	238 96	266 07	294 24	323 52	353 94	385 57	418 44	452 61	488 14	525 08
31	239 80	266 95	295 16	324 45	354 88	386 46	419 31	453 43	488 87	525 72
32	240 77	267 97	296 20	325 51	355 93	387 52	420 31	454 34	489 69	526 41
33	241 88	269 12	297 40	326 73	357 14	388 69	421 42	455 36	490 59	527 18
34	243 14	270 45	298 76	328 10	358 61	390 01	422 65	456 49	491 59	528 03
35	244 58	271 95	300 29	329 64	360 02	391 46	424 01	457 73	492 69	528 96
36	246 18	273 61	302 00	331 34	361 67	393 04	425 49	459 08	493 88	529 98
37	247 99	275 48	303 88	333 21	363 49	394 78	427 12	460 57	495 19	531 08
38	249 98	277 63	305 94	335 25	365 48	396 69	428 89	462 18	496 61	532 26
39	252 18	279 77	308 19	337 47	367 65	398 75	430 88	463 94	498 16	533 59
40	254 57	282 21	310 64	339 90	370 00	401 09	432 92	465 85	499 85	535 01
41	257 17	284 86	313 31	342 59	372 56	403 43	435 20	467 92	501 68	536 56
42	259 98	287 72	316 18	345 37	375 32	406 07	437 66	470 17	503 66	538 23
43	263 00	290 80	319 28	348 43	378 30	408 91	440 82	472 59	505 79	540 04
44	266 25	294 12	322 60	351 72	381 50	411 97	443 18	475 20	508 09	541 99
45	269 74	297 67	326 17	355 25	384 84	415 26	446 26	478 00	510 57	544 09
46	273 45	301 45	329 98	359 02	388 61	418 77	449 54	481 00	513 22	546 32
47	277 40	305 50	334 04	363 04	392 52	422 51	453 04	484 19	516 04	548 69
48	281 61	309 79	338 35	367 31	396 68	426 48	456 76	487 57	519 00	551 17
49	286 06	314 33	342 92	371 83	401 08	430 69	460 69	491 13	522 12	553 76
50	290 79	319 15	347 77	376 63	405 75	435 14	464 88	494 88	525 37	556 44
51	295 79	324 25	352 89	381 71	410 68	439 88	469 19	498 81	528 78	559 22
52	301 08	329 66	358 33	387 07	415 88	444 77	473 77	502 93	532 34	562 14
53	306 67	335 36	364 85	392 71	421 35	449 96	478 58	507 25	536 08	565 26
54	312 56	341 35	370 06	398 64	427 09	455 41	483 62	511 80	540 09	568 70
55	318 73	347 63	376 35	404 83	433 08	461 10	488 92	516 65	544 48	572 60

NET PREMIUMS AND RESERVE VALUES

PER \$1,000.

THIRTY-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue	RESERVE AT THE END OF									
	21 Years.	22 Years.	23 Years.	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.
20	\$561 26	\$601 96	\$644 40	\$688 70	\$734 97	\$783 90	\$833 82	\$886 67	\$942 00	\$1,000
21	561 30	601 96	644 39	688 66	734 90	783 21	833 72	886 58	941 82	1,000
22	561 38	602 01	644 39	688 64	734 34	783 18	833 62	886 48	941 87	1,000
23	561 49	602 08	644 43	688 68	734 79	783 04	833 51	886 87	941 79	1,000
24	561 63	602 18	644 48	688 64	734 75	782 96	833 40	886 26	941 71	1,000
25	561 82	602 32	644 57	688 66	734 72	782 87	833 28	886 12	941 61	1,000
26	562 06	602 50	644 68	688 70	734 68	782 78	833 15	885 98	941 51	1,000
27	562 36	602 72	644 81	688 75	734 65	782 68	833 00	885 82	941 40	1,000
28	562 70	602 98	644 98	688 81	734 62	782 57	832 84	885 65	941 27	1,000
29	563 10	603 27	645 16	688 88	734 59	782 45	832 66	885 46	941 13	1,000
30	563 55	603 60	645 37	688 97	734 56	782 32	832 47	885 26	940 97	1,000
31	564 05	603 96	645 60	689 06	734 52	782 17	832 26	885 01	940 80	1,000
32	564 61	604 39	645 86	689 16	734 48	782 01	832 00	884 75	940 60	1,000
33	565 23	604 84	646 13	689 27	734 43	781 83	831 73	884 45	940 39	1,000
34	565 91	605 34	646 44	689 39	734 37	781 62	831 43	884 13	940 15	1,000
35	566 65	605 88	646 77	689 51	734 30	781 39	831 09	883 76	939 88	1,000
36	567 46	606 46	647 13	689 64	734 22	781 13	830 70	883 36	939 58	1,000
37	568 34	607 10	647 51	689 77	734 12	780 88	830 28	882 90	939 26	1,000
38	569 29	607 79	647 93	689 91	734 00	780 50	829 81	882 40	938 88	1,000
39	570 34	608 54	648 38	690 06	733 87	780 14	829 29	881 84	938 46	1,000
40	571 47	609 35	648 86	690 22	733 73	779 74	828 71	881 22	938 00	1,000
41	572 69	610 24	649 39	690 40	733 56	779 29	828 06	880 53	937 49	1,000
42	574 02	611 20	649 96	690 58	733 38	778 79	827 35	879 76	936 93	1,000
43	575 46	612 24	650 58	690 77	733 16	778 23	826 55	878 91	936 30	1,000
44	577 02	613 35	651 23	690 96	732 91	777 60	825 66	877 96	935 60	1,000
45	578 68	614 55	651 93	691 14	732 61	776 86	824 66	876 90	934 83	1,000
46	580 45	615 80	652 63	691 29	732 23	776 04	823 63	875 78	933 97	1,000
47	582 30	617 09	653 32	691 37	731 73	775 07	822 26	874 43	933 03	1,000
48	584 22	618 40	653 98	691 37	731 13	773 99	820 88	873 01	931 99	1,000
49	586 20	619 71	654 59	691 31	730 45	772 81	819 38	871 47	930 86	1,000
50	588 24	621 03	655 20	691 22	729 75	771 59	817 80	869 82	929 61	1,000
51	590 33	622 41	655 84	691 20	729 09	770 37	816 18	868 06	928 25	1,000
52	592 56	623 95	656 70	691 36	728 58	769 24	814 56	866 24	926 77	1,000
53	595 04	625 77	657 84	691 80	728 31	768 27	812 99	864 31	925 15	1,000
54	597 90	628 01	659 43	692 66	728 37	767 53	811 44	862 28	923 40	1,000
55	601 28	630 82	661 57	694 02	728 85	766 96	809 92	860 16	921 49	1,000

NET PREMIUMS AND RESERVE VALUES

PER \$1,000.

THIRTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF											
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.
20	20 86	13 36	27 25	41 69	56 70	72 81	88 55	105 44	123 01	141 27	160 27	180 03	200 59
21	20 43	13 40	27 33	41 80	56 86	72 52	88 79	105 72	123 32	141 62	160 66	180 45	201 04
22	20 53	13 44	27 42	41 94	57 05	72 75	89 08	106 05	123 69	142 03	161 11	180 94	201 56
23	20 63	13 50	27 53	42 11	57 27	73 02	89 40	106 42	124 12	142 51	161 63	181 50	202 16
24	20 74	13 56	27 66	42 30	57 52	73 34	89 78	106 86	124 61	143 06	162 23	182 15	202 85
25	20 86	13 64	27 80	42 52	57 81	73 70	90 20	107 35	125 18	143 68	162 91	182 89	203 65
26	21 00	13 72	27 96	42 76	58 13	74 10	90 69	107 92	125 81	144 39	163 70	183 74	204 56
27	21 15	13 81	28 15	43 04	58 51	74 57	91 25	108 56	126 54	145 21	164 59	184 71	205 60
28	21 32	13 92	28 36	43 36	58 93	75 10	91 88	109 29	127 37	146 14	165 61	185 82	206 78
29	21 51	14 03	28 60	43 72	59 41	75 69	92 59	110 12	128 31	147 19	166 76	187 06	208 11
30	21 71	14 17	28 87	44 13	59 95	76 36	93 40	111 07	129 39	148 38	168 07	188 48	209 63
31	21 94	14 32	29 18	44 58	60 56	77 14	94 31	112 19	130 58	149 72	169 53	190 07	211 35
32	22 20	14 50	29 52	45 09	61 25	77 99	95 34	113 81	131 93	151 21	171 19	191 87	213 29
33	22 48	14 68	29 90	45 67	62 02	78 95	96 48	114 64	133 44	152 90	173 04	193 89	215 45
34	22 80	14 90	30 34	46 32	62 89	80 03	97 77	116 19	135 14	154 80	175 13	196 15	217 88
35	23 15	15 14	30 82	47 05	63 85	81 23	99 20	117 80	137 03	156 92	177 45	198 68	220 57
36	23 53	15 40	31 35	47 85	64 91	82 55	100 80	119 66	139 14	159 26	180 04	201 46	223 55
37	23 96	15 71	31 95	48 74	66 10	84 04	102 57	121 72	141 48	161 88	182 89	204 54	226 83
38	24 43	16 03	32 60	49 72	67 41	85 68	104 54	124 00	144 07	164 74	186 03	207 91	230 39
39	24 95	16 39	33 33	50 81	68 87	87 51	106 72	126 53	146 92	167 94	189 46	211 58	234 26
40	25 53	16 79	34 13	52 02	70 49	89 51	109 12	129 29	150 03	171 34	193 18	215 55	238 44
41	26 16	17 24	35 02	53 36	72 26	91 72	111 73	132 30	153 42	175 05	197 18	219 81	242 93
42	26 85	17 72	36 00	54 81	74 19	94 11	114 57	135 55	157 04	179 02	201 47	224 37	247 73
43	27 62	18 26	37 05	56 39	76 27	96 68	117 61	139 03	160 91	183 25	206 02	229 23	252 83
44	28 45	18 83	38 19	58 09	78 51	99 44	120 85	142 71	165 01	187 74	210 86	234 37	258 25
45	29 37	19 45	39 42	59 91	80 90	102 37	124 28	146 61	169 35	192 48	215 98	239 81	263 97
46	30 37	20 10	40 73	61 84	83 42	105 45	127 88	150 72	173 99	197 48	221 37	245 54	269 99
47	31 46	20 51	42 11	63 87	86 07	108 68	131 68	155 04	178 74	202 75	227 03	251 56	276 33
48	32 64	21 54	43 55	65 99	88 89	112 06	135 65	159 57	183 78	208 26	232 96	257 88	282 97
49	33 93	22 31	45 05	68 19	91 79	115 61	139 82	164 31	189 06	214 03	239 19	264 50	289 92
50	35 53	23 10	46 62	70 51	94 76	119 32	144 18	169 26	194 57	220 06	245 68	271 40	297 17

NET PREMIUMS AND RESERVE VALUES PER \$1,000.

THIRTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

Age at Issue.	RESERVES AT THE END OF											
	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.	18 Years.	19 Years.	20 Years.	21 Years.	22 Years.	23 Years.	24 Years.
20	221 46	224 28	227 86	231 43	236 48	242 55	249 67	257 90	267 42	278 47	290 88	304 22
21	222 44	225 26	228 84	232 41	237 46	243 53	250 65	258 88	268 40	279 45	291 86	305 20
22	223 42	226 24	229 82	233 39	238 44	244 51	251 63	259 86	269 38	280 43	292 84	306 18
23	224 40	227 22	230 80	234 37	239 42	245 49	252 61	260 84	270 36	281 41	293 82	307 16
24	225 38	228 20	231 78	235 35	240 40	246 47	253 59	261 82	271 34	282 39	294 80	308 14
25	226 36	229 18	232 76	236 33	241 38	247 45	254 57	262 80	272 32	283 37	295 78	309 12
26	227 34	230 16	233 74	237 31	242 36	248 43	255 55	263 78	273 30	284 35	296 76	310 10
27	228 32	231 14	234 72	238 29	243 34	249 41	256 53	264 76	274 28	285 33	297 74	311 08
28	229 30	232 12	235 70	239 27	244 32	250 39	257 51	265 74	275 26	286 31	298 72	312 06
29	230 28	233 10	236 68	240 25	245 30	251 37	258 49	266 72	276 24	287 29	299 70	313 04
30	231 26	234 08	237 66	241 21	246 26	252 33	259 45	267 68	277 20	288 25	300 66	314 02
31	232 24	235 06	238 64	242 19	247 24	253 31	260 43	268 66	278 18	289 23	301 64	315 00
32	233 22	236 04	239 62	243 15	248 20	254 27	261 39	269 62	279 14	290 19	302 62	316 00
33	234 20	237 02	240 60	244 13	249 18	255 25	262 37	270 60	280 12	291 17	303 60	317 00
34	235 18	238 00	241 58	245 11	250 16	256 23	263 35	271 58	281 10	292 15	304 58	318 00
35	236 16	239 00	242 56	246 09	251 14	257 21	264 33	272 56	282 08	293 13	305 56	319 00
36	237 14	240 00	243 54	247 07	252 12	258 19	265 31	273 54	283 06	294 11	306 54	320 00
37	238 12	241 00	244 52	248 05	253 10	259 17	266 29	274 52	284 04	295 09	307 52	321 00
38	239 10	242 00	245 50	249 03	254 08	260 15	267 27	275 50	285 02	296 07	308 50	322 00
39	240 08	243 00	246 48	250 01	255 06	261 13	268 25	276 48	286 00	297 05	309 48	323 00
40	241 06	244 00	247 46	251 00	256 04	262 11	269 23	277 46	287 00	298 05	310 46	324 00
41	242 04	245 00	248 42	252 00	257 04	263 11	270 23	278 46	288 00	299 05	311 44	325 00
42	243 02	246 00	249 40	253 00	258 04	264 11	271 23	279 46	289 00	300 05	312 42	326 00
43	244 00	247 00	250 38	254 00	259 04	265 11	272 23	280 46	290 00	301 05	313 40	327 00
44	245 00	248 00	251 36	255 00	260 04	266 11	273 23	281 46	291 00	302 05	314 38	328 00
45	246 00	249 00	252 34	256 00	261 04	267 11	274 23	282 46	292 00	303 05	315 36	329 00
46	247 00	250 00	253 32	257 00	262 04	268 11	275 23	283 46	293 00	304 05	316 34	330 00
47	248 00	251 00	254 30	258 00	263 04	269 11	276 23	284 46	294 00	305 05	317 32	331 00
48	249 00	252 00	255 28	259 00	264 04	270 11	277 23	285 46	295 00	306 05	318 30	332 00
49	250 00	253 00	256 26	260 00	265 04	271 11	278 23	286 46	296 00	307 05	319 28	333 00
50	251 00	254 00	257 24	261 00	266 04	272 11	279 23	287 46	297 00	308 05	320 26	334 00

NET PREMIUMS AND RESERVE VALUES PER \$1,000.

THIRTY-FIVE YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 3½ PER CENT.

RESERVES AT THE END OF																						
Age at Issue.	25 Years.		26 Years.		27 Years.		28 Years.		29 Years.		30 Years.		31 Year		32 Years.		33 Years.		34 Years.		35 Years.	
20	557	47	598	51	681	08	670	27	711	18	758	98	798	57	845	34	894	26	945	84	1,000	
21	557	64	598	82	681	32	670	44	711	27	758	92	798	53	845	24	894	25	945	75	1,000	
22	558	28	594	18	681	62	670	66	711	39	758	96	798	49	845	15	894	13	945	66	1,000	
23	558	50	594	68	681	97	670	90	711	54	754	00	798	45	845	05	894	00	945	56	1,000	
24	559	40	595	14	682	37	671	18	711	70	754	06	798	41	844	94	893	86	945	45	1,000	
25	560	09	595	71	682	82	671	50	711	89	754	12	798	36	844	81	893	70	945	32	1,000	
26	560	84	596	36	683	32	671	86	712	10	754	20	798	32	844	68	893	58	945	19	1,000	
27	561	73	597	08	683	89	672	26	712	84	754	28	798	26	844	53	893	34	945	08	1,000	
28	562	69	597	88	684	51	672	71	712	60	754	37	798	21	844	37	893	18	944	86	1,000	
29	568	76	598	77	685	21	673	20	712	90	754	43	798	15	844	19	892	90	944	68	1,000	
30	564	08	599	75	685	97	673	74	713	22	754	59	798	09	843	99	892	64	944	47	1,000	
31	566	23	600	82	686	81	674	35	713	59	754	72	798	61	843	76	892	85	944	24	1,000	
32	567	65	602	00	687	74	675	00	713	97	754	86	797	38	843	52	892	04	943	99	1,000	
33	569	21	603	30	688	75	675	72	714	39	755	00	797	83	843	25	891	68	943	70	1,000	
34	570	92	604	72	689	87	676	51	714	86	755	17	797	74	842	95	891	30	943	39	1,000	
35	572	78	606	27	641	08	677	38	715	93	755	36	797	63	842	62	890	87	943	04	1,000	
36	574	82	607	97	642	41	678	38	715	35	755	58	797	51	842	26	890	39	942	65	1,000	
37	577	04	609	84	643	87	679	33	716	58	755	78	797	36	841	86	889	87	942	28	1,000	
38	579	45	611	84	645	46	680	52	717	25	756	03	797	23	841	41	889	29	941	75	1,000	
39	582	07	614	03	647	19	681	76	718	01	756	29	797	06	840	92	888	64	941	23	1,000	
40	584	90	616	40	649	05	683	08	718	73	756	55	796	85	840	35	887	92	940	66	1,000	
41	587	93	618	93	651	04	684	49	719	69	756	78	796	58	839	71	887	12	940	03	1,000	
42	591	16	621	61	653	12	685	95	720	41	756	98	796	24	838	99	886	25	939	33	1,000	
43	594	56	624	42	655	28	687	43	721	21	757	13	795	84	838	19	885	29	938	57	1,000	
44	598	12	627	86	657	53	688	94	722	00	757	28	795	40	837	34	884	25	937	73	1,000	
45	601	84	630	89	659	88	690	49	722	83	757	41	794	97	836	45	883	15	936	82	1,000	
46	605	70	633	53	662	28	692	16	723	76	757	65	794	69	835	58	881	97	935	62	1,000	
47	609	72	636	64	664	82	694	04	724	90	758	07	794	32	834	71	880	77	934	73	1,000	
48	613	98	640	42	667	70	696	19	726	34	758	76	794	24	833	95	879	51	933	64	1,000	
49	618	56	644	89	671	01	698	80	728	19	759	78	794	40	833	24	878	20	932	25	1,000	
50	623	60	648	86	674	87	701	95	730	58	761	21	794	77	832	60	876	34	930	65	1,000	

Net Premiums and Reserve Values for \$1,000.

940

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 80.)

Net Annual Premium.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
12.67	\$5.41	\$11.04	\$16.88	\$22.95	\$29.27	\$35.84	\$42.67	\$49.76	\$57.14	\$64.79	\$72.75
12.94	5.65	11.53	17.64	23.99	30.60	37.46	44.59	52.00	59.70	67.70	76.01
13.24	5.91	12.05	18.44	25.08	31.99	39.16	46.61	54.36	62.40	70.73	79.43
13.55	6.18	12.60	19.39	26.33	33.45	40.95	48.74	56.88	65.23	73.96	83.01
13.87	6.46	13.19	20.18	27.44	34.98	42.82	50.96	59.42	68.20	77.31	86.76
14.21	6.77	13.80	21.11	28.70	36.59	44.79	53.30	62.14	71.31	80.82	90.70
14.57	7.08	14.44	22.08	30.08	38.27	46.85	55.75	64.98	74.56	84.50	94.80
14.95	7.41	15.11	23.11	31.42	40.05	49.01	58.31	67.98	77.97	88.35	99.11
15.35	7.76	15.82	24.19	32.88	41.91	51.28	61.00	71.09	81.55	92.39	103.61
15.77	8.12	16.56	25.32	34.42	43.86	53.66	63.82	74.36	85.29	96.60	108.31
16.21	8.50	17.34	26.52	36.03	45.91	56.16	66.78	77.80	89.20	101.01	113.23
16.68	8.91	18.17	27.76	37.72	48.08	58.78	69.89	81.39	93.30	105.62	118.37
17.18	9.34	19.02	29.07	39.50	50.31	61.52	73.13	85.15	97.68	110.44	123.74
17.70	9.78	19.92	30.45	41.36	52.68	64.39	76.53	89.07	102.08	115.48	129.35
18.25	10.24	20.88	31.90	43.33	55.16	67.41	80.08	93.20	106.75	120.76	135.21
18.84	10.74	21.89	33.43	45.38	57.75	70.56	83.81	97.50	111.66	126.26	141.32
19.46	11.26	22.96	35.01	47.52	60.46	73.85	87.70	102.01	116.76	131.99	147.66
20.12	11.80	24.02	36.68	49.77	63.31	77.31	91.78	106.71	122.11	137.95	154.25
20.82	12.36	25.17	38.42	52.12	66.29	80.93	96.04	111.62	127.66	144.15	161.08
21.57	12.97	26.38	40.26	54.60	69.43	84.72	100.50	116.73	133.43	150.67	168.12
22.35	13.59	27.65	42.18	57.20	72.70	88.68	105.13	122.05	139.41	157.19	175.37
23.19	14.25	28.99	44.22	59.93	76.13	92.80	109.96	128.56	146.58	164.01	182.80
24.08	14.95	30.40	46.33	62.77	79.69	97.09	114.94	133.23	151.92	170.99	190.41
25.03	15.68	31.86	48.55	65.72	83.38	101.51	120.08	139.05	158.41	178.13	198.19
26.04	16.43	33.39	50.84	68.78	87.20	106.06	125.33	145.00	165.04	185.42	206.11
27.12	17.24	34.97	53.22	71.95	91.12	110.72	130.71	151.08	171.81	192.85	214.17
28.27	18.05	36.61	55.67	75.18	95.12	115.45	136.19	157.28	178.69	200.89	222.35
29.50	18.91	38.31	58.18	78.49	99.21	120.32	141.79	163.59	185.69	208.05	230.64
30.81	19.78	40.03	60.73	81.85	103.36	125.25	147.47	170.00	192.79	215.81	239.03
32.21	20.65	41.77	63.32	85.27	107.60	130.27	153.25	176.50	199.99	223.68	247.52
33.70	21.56	43.56	65.97	88.78	111.92	135.39	159.13	183.11	207.30	231.64	256.10
35.29	22.48	45.39	68.70	92.35	116.34	140.60	165.11	189.83	214.71	239.70	264.76
36.98	23.43	47.27	71.47	96.01	120.83	145.91	171.20	196.65	222.22	247.85	273.49
38.79	24.41	49.19	74.32	99.73	125.41	151.31	177.37	203.55	229.80	256.05	282.28
40.73	25.40	51.15	77.21	103.53	130.07	156.79	183.62	210.77	237.44	264.32	291.11
42.79	26.42	53.15	80.16	107.40	134.81	162.34	189.95	217.86	245.15	272.64	299.95
45.00	27.46	55.19	83.17	111.32	139.61	167.96	196.33	224.66	252.89	280.95	308.78
47.35	28.52	57.29	86.24	115.32	144.47	173.64	202.77	231.80	260.65	289.96	317.56
49.87	29.61	59.41	89.35	119.35	149.38	179.37	209.25	238.95	268.40	297.53	326.26
52.57	30.71	61.56	92.48	123.42	154.32	185.12	215.72	246.07	276.09	305.70	334.85
55.45	31.83	63.73	95.65	127.53	159.30	190.88	222.19	253.16	283.71	313.77	343.23
58.54	32.95	65.92	98.85	131.67	164.28	196.62	228.61	260.16	291.21	321.69	351.56
61.84	34.09	68.14	102.08	135.80	169.24	202.32	234.95	267.06	298.58	329.47	359.76
65.38	35.25	70.39	105.30	139.92	174.17	207.95	241.19	273.82	305.80	337.16	367.97
69.18	36.42	72.60	108.49	144.00	179.00	213.46	247.29	280.43	312.94	344.86	376.34
73.25	37.56	74.80	111.64	147.97	183.74	218.84	253.24	286.97	320.12	352.78	385.08

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 65.)

Age at Issue.	RESERVES AT THE END OF													Age at Issue.
	10th Year.	10th Year.	14th Year.	16th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.	
20	81.01	83.59	88.49	107.78	117.81	127.85	137.55	148.22	159.28	170.68	182.51	194.4	206.4	20
21	84.64	88.59	93.87	112.81	122.50	132.86	143.58	154.69	166.17	178.06	190.24	202.51	214.8	21
22	88.43	92.77	107.46	117.81	127.03	138.71	149.88	161.49	173.88	186.74	199.81	213.11	226.4	22
23	92.41	102.16	112.27	122.74	133.59	144.82	156.44	168.47	180.90	193.74	206.81	220.11	233.4	23
24	96.58	106.75	117.29	128.80	139.84	151.20	163.30	175.81	188.73	202.06	215.78	229.81	243.4	24
25	100.93	111.55	122.53	133.91	145.68	157.85	170.44	183.45	196.87	210.72	224.96	239.4	253.4	25
26	105.40	116.55	128.00	139.85	152.11	164.79	177.89	191.40	205.34	219.69	234.43	249.4	264.4	26
27	110.35	121.79	133.79	146.07	158.88	172.02	185.63	199.67	214.12	228.97	244.22	259.81	275.4	27
28	115.23	127.25	139.69	152.55	165.84	179.55	193.69	208.25	223.22	238.59	254.31	270.4	290.4	28
29	120.43	132.97	145.93	159.32	173.14	187.29	202.06	217.14	232.68	248.48	264.63	281.4	302.4	29
30	125.87	138.93	152.44	166.37	180.74	195.52	210.73	226.34	242.38	258.66	275.35	292.4	314.4	30
31	131.55	145.17	159.22	173.71	188.62	203.96	219.71	235.83	252.30	269.12	286.35	304.4	327.4	31
32	137.48	151.66	166.28	181.33	196.81	212.60	228.96	245.58	262.84	279.83	297.41	316.4	341.4	32
33	143.66	158.42	173.61	189.34	205.27	221.60	238.47	255.50	273.04	290.79	308.80	327.4	356.4	33
34	150.11	165.45	181.33	197.43	214.01	230.95	248.25	265.86	283.78	301.98	320.42	339.4	371.4	34
35	156.81	172.76	189.12	205.87	222.90	240.46	258.26	276.37	294.75	313.39	332.24	351.4	386.4	35
36	163.77	180.31	197.25	214.55	232.21	250.21	268.51	287.09	305.93	324.99	344.24	364.4	401.4	36
37	170.98	188.11	205.61	222.47	241.67	260.18	278.88	298.08	317.30	336.77	356.41	377.4	416.4	37
38	178.41	196.12	214.20	232.44	251.35	270.36	289.64	309.15	328.85	348.72	368.72	391.4	431.4	38
39	186.06	204.36	223.01	241.97	261.23	280.50	300.50	320.45	340.87	360.82	381.16	401.4	446.4	39
40	193.91	212.80	232.02	251.52	271.30	291.31	311.52	331.91	352.42	373.03	393.69	414.4	461.4	40
41	201.95	221.44	241.21	261.26	281.55	302.04	322.71	343.50	364.40	385.34	406.30	427.4	476.4	41
42	210.19	230.24	250.58	271.16	291.95	312.91	334.01	355.21	376.45	397.71	418.95	440.4	491.4	42
43	218.56	239.21	260.10	281.20	302.48	323.90	345.42	366.90	388.57	410.13	431.61	453.4	506.4	43
44	227.09	248.31	269.75	291.27	313.13	334.94	356.91	378.88	400.73	422.56	444.24	466.4	521.4	44
45	235.77	257.55	279.53	301.66	323.88	346.16	368.45	390.72	412.91	434.95	456.82	478.4	536.4	45
46	244.52	266.60	289.41	312.02	334.69	357.35	380.03	402.81	425.04	447.29	469.30	491.4	551.4	46
47	253.42	276.35	299.38	322.46	345.56	368.63	391.68	414.47	437.13	459.55	481.65	503.4	566.4	47
48	262.40	285.88	309.41	332.95	356.47	379.90	403.19	426.29	449.18	471.66	493.84	515.4	581.4	48
49	271.47	295.47	319.49	343.48	367.39	391.15	414.71	438.01	461.00	483.68	506.88	527.4	596.4	49
50	280.61	305.14	329.63	354.05	378.30	402.26	426.16	449.68	472.73	495.41	517.63	539.4	611.4	50
51	289.83	314.86	339.81	364.61	389.19	413.51	437.50	461.11	484.29	507.00	529.27	551.4	626.4	51
52	299.10	324.63	349.90	375.14	400.02	424.56	448.72	472.42	495.66	518.44	540.83	562.4	641.4	52
53	308.42	334.39	360.15	385.63	410.76	435.49	459.76	483.56	506.88	529.81	552.39	574.4	656.4	53
54	317.74	344.14	370.25	396.01	421.35	446.25	470.63	494.55	518.04	541.19	564.06	586.4	671.4	54
55	327.04	353.84	380.27	406.28	431.81	456.89	481.37	505.48	529.23	552.69	575.91	598.4	686.4	55
56	336.48	363.45	390.17	416.59	442.09	467.30	492.06	516.46	540.55	564.40	588.02	611.4	701.4	56
57	345.88	372.95	399.91	426.34	452.26	477.72	502.89	527.58	552.11	576.39	600.41	624.4	716.4	57
58	355.44	382.30	409.50	436.18	462.38	488.21	513.31	538.96	563.05	588.68	613.15	637.4	731.4	58
59	365.45	391.48	418.97	445.98	472.59	498.87	524.89	550.65	576.13	601.33	626.02	650.4	746.4	59
60	375.20	400.56	428.43	455.88	482.00	509.84	536.41	562.70	588.70	614.18	639.19	663.4	761.4	60
61	385.86	409.64	437.99	465.01	492.72	521.17	548.32	575.18	601.49	627.58	652.75	678.4	776.4	61
62	396.52	418.84	447.80	475.47	504.86	532.94	560.71	587.91	614.63	640.95	667.14	693.4	791.4	62
63	407.28	428.11	457.99	487.88	516.45	545.19	573.37	601.62	628.28	655.39	682.50	708.4	806.4	63
64	417.42	438.19	468.65	498.78	528.58	557.78	586.43	614.66	642.89	670.90	698.72	725.4	821.4	64
65	416.96	448.57	479.84	510.76	541.07	570.82	600.13	629.39	658.46	.....	.....	.....	.....	65

Net Premiums and Reserve Values for \$1,000.

951

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF

24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.	33 Years.
207 86	220 38	233 82	247 65	261 87	276 47	291 42	306 70	322 29	338 37
216 14	229 65	243 56	257 86	272 54	287 56	302 92	318 60	334 57	350 81
225 27	239 25	253 64	268 40	283 51	298 96	314 72	330 78	347 12	363 71
234 73	249 20	264 05	279 25	294 79	310 65	326 80	343 24	359 92	376 84
244 53	259 47	274 77	290 41	306 37	322 62	339 16	356 94	372 96	390 18
254 66	270 05	285 79	301 85	318 21	334 86	351 75	368 88	386 21	403 72
265 08	280 92	297 03	313 57	330 32	347 33	364 58	382 03	399 65	417 43
275 80	292 08	308 87	325 55	342 68	360 05	377 62	395 37	413 27	431 29
286 80	303 51	320 51	337 77	355 27	372 97	390 96	408 90	427 05	445 28
296 06	315 20	332 60	350 23	368 07	386 09	404 27	422 57	440 94	459 37
309 59	327 13	344 91	362 90	381 07	399 39	417 84	436 37	454 94	473 52
321 86	339 29	357 43	375 76	394 24	412 85	431 53	450 26	469 01	487 73
333 35	351 65	370 14	388 80	407 57	426 42	445 32	464 23	483 12	501 94
345 54	364 21	383 04	401 98	421 01	440 09	459 18	478 25	497 25	516 13
357 98	376 94	396 08	415 30	434 57	453 84	473 10	492 28	511 35	530 26
370 50	389 83	409 25	428 71	448 19	467 64	487 03	506 30	525 40	544 30
383 20	402 81	422 51	442 20	461 86	481 46	500 93	520 24	539 35	558 19
396 08	415 93	435 85	455 73	475 55	495 25	514 78	534 10	553 16	571 92
408 96	429 11	449 23	469 29	489 22	508 99	528 54	547 82	566 80	585 43
421 96	442 34	462 65	482 83	502 84	522 64	542 18	561 38	580 24	598 73
435 01	455 58	476 03	496 31	516 36	536 15	555 62	574 73	593 45	611 82
448 09	468 81	489 37	509 70	529 76	549 50	568 87	587 85	606 47	624 77
461 14	481 98	502 61	522 96	542 98	562 63	581 89	600 78	619 34	637 62
474 12	495 06	515 72	536 05	556 00	575 55	594 72	613 56	632 12	650 46
487 02	508 00	528 65	548 92	568 79	588 27	607 41	626 28	644 89	663 32
499 78	520 78	541 39	561 58	581 33	600 85	620 02	638 95	657 70	676 26
512 37	533 34	553 89	574 05	593 85	613 85	632 62	651 70	670 58	689 26
524 76	545 69	566 22	586 38	606 25	625 87	645 29	664 52	683 55	702 36
536 94	557 86	578 41	598 66	618 65	638 46	658 06	677 45	696 62	715 42
548 93	569 90	590 56	610 96	631 16	651 16	670 94	690 50	709 68	729 50
560 83	581 92	602 76	623 38	643 80	664 00	683 97	703 55	722 77	741 70
572 71	594 00	615 08	635 95	656 60	677 01	697 02	716 66	736 01	755 27
584 66	606 23	627 58	648 70	669 59	690 05	710 14	729 94	749 64	769 34
596 78	618 64	640 27	661 65	682 61	703 19	723 46	743 63	763 80	783 77
609 10	631 26	653 18	674 67	695 76	716 54	737 22	757 89	778 35	798 24
621 66	644 14	666 19	687 81	709 15	730 37	751 58	772 58	792 98	812 34
634 49	657 13	679 36	701 26	723 05	744 84	766 40	787 86	807 25	826 02
647 45	670 30	692 82	715 23	737 63	759 81	781 36	801 81	821 10	839 76
660 62	683 80	706 87	729 93	752 76	774 94	795 99	815 85	835 06	853 93
674 16	697 63	721 69	745 21	768 07	789 76	810 23	830 02	849 47	867 05
688 36	712 87	737 14	760 73	783 10	804 22	824 64	844 70	864 46	878 79
703 44	728 60	752 86	775 07	797 78	818 87	839 60	858 97	874 80	889 68
719 25	744 44	768 34	790 89	812 70	834 13	854 16	870 53	885 92	899 69
735 42	760 16	783 51	806 09	828 28	849 02	865 96	881 89	896 15	1000 00
751 40	775 60	799 01	822 00	843 50	861 07	877 57	892 36	1000 00	.....
767 12	791 41	815 28	837 59	855 82	872 95	888 29	1000 00	.....	.....

Net Premiums and Reserve Values for \$1,000:

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER QUINT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF										
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
20	\$354 33	\$370 73	\$387 86	\$404 18	\$421 17	\$438 31	\$455 56	\$472 89	\$490 26	\$508 00
21	367 90	384 02	400 98	418 02	435 26	452 60	470 02	487 48	504 96	522 00
22	380 52	397 53	414 71	432 04	449 48	467 00	484 57	502 14	519 68	537 00
23	393 98	411 23	428 67	446 21	463 84	481 50	499 18	516 84	534 45	552 00
24	407 57	425 11	442 77	460 50	478 28	496 07	513 88	531 54	549 13	567 00
25	421 97	439 14	456 99	474 89	492 79	510 67	528 49	546 20	563 76	581 00
26	435 32	453 29	471 81	489 38	507 33	525 27	543 10	560 78	578 27	595 00
27	449 39	467 54	485 09	503 82	521 89	539 85	557 65	575 27	592 64	610 00
28	463 56	481 86	500 12	518 32	536 41	554 35	572 10	589 60	606 82	624 00
29	477 80	496 21	514 55	532 79	550 86	568 75	586 39	603 78	620 79	638 00
30	492 08	510 58	528 96	547 19	565 22	583 00	600 51	617 68	634 52	651 00
31	506 38	524 92	543 30	561 49	579 42	597 08	614 40	631 39	648 04	664 00
32	520 65	539 20	557 55	576 64	595 46	614 04	631 31	648 11	664 36	680 00
33	534 85	553 37	571 64	589 62	607 27	624 57	641 53	658 19	674 61	690 00
34	548 97	567 41	585 57	603 39	620 86	637 99	654 81	671 39	687 77	704 00
35	562 94	581 28	599 29	616 94	634 24	651 24	667 99	684 54	700 92	717 00
36	576 73	594 93	612 77	630 27	647 45	664 39	681 11	697 67	714 06	730 00
37	590 32	608 36	626 06	643 44	660 57	677 48	694 23	710 80	727 20	743 00
38	603 69	621 59	639 18	656 51	673 63	690 57	707 35	723 95	740 36	756 00
39	616 85	634 66	652 21	669 54	686 70	703 69	720 49	737 10	753 39	769 00
40	629 86	647 64	665 20	682 58	699 79	716 82	733 65	750 15	766 35	782 00
41	642 79	660 59	678 21	695 66	712 92	729 98	746 71	763 13	779 31	795 00
42	655 64	673 56	691 26	708 77	726 08	743 05	759 70	776 12	792 45	808 00
43	668 60	686 57	704 35	721 92	739 15	756 06	772 72	789 30	805 88	822 00
44	681 58	699 63	717 49	734 99	752 17	769 10	785 94	802 78	819 45	836 00
45	694 62	712 77	730 56	748 08	765 24	782 37	799 49	816 43	832 91	849 00
46	707 73	725 84	743 61	761 12	778 55	795 47	813 22	829 97	846 87	863 00
47	720 80	738 90	756 73	774 48	792 22	809 78	826 85	843 04	859 32	875 00
48	733 87	752 04	770 13	788 22	806 15	823 51	840 02	856 59	873 65	890 00
49	747 04	765 49	783 94	802 20	819 35	836 79	853 68	869 04	885 14	899 00
50	760 55	779 38	798 08	816 15	833 34	849 57	865 26	880 68	895 09	909 00
51	774 52	793 58	812 10	829 67	846 26	862 29	878 05	892 78	907 51	921 00
52	788 83	807 78	825 75	842 72	859 12	875 24	890 31	902 62	914 19	928 00
53	803 17	821 57	839 94	856 74	872 25	887 68	900 29	912 13	922 74	937 00
54	817 11	834 91	852 13	869 05	884 87	897 79	909 93	920 81	1000 00	.....
55	830 61	848 28	865 64	881 87	896 13	907 59	918 75	1000 00	.....	.....
56	844 16	861 99	878 66	892 28	905 08	916 54	1000 00	.....	.....	.....
57	858 10	875 23	891 24	902 40	914 19	1000 00	.....	.....	.....	.....
58	871 57	888 99	899 83	911 67	1000 00	.....	.....	.....	.....	.....
59	882 51	896 47	908 97	1000 00	.....	.....	.....	.....	.....	.....
60	893 19	906 09	1000 00	.....	.....	.....	.....	.....	.....	.....
61	904 00	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF									
	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.
20	\$708 76	\$718 52	\$733 14	\$747 61	\$761 92	\$776 07	\$789 94	\$803 56	\$816 97	\$830 33
21	716 99	731 68	746 28	760 62	774 85	788 80	802 49	815 98	829 41	842 82
22	730 16	744 79	759 26	773 57	787 60	801 36	814 93	828 44	841 93	855 29
23	748 27	767 83	772 22	786 83	800 18	813 83	827 42	840 99	854 43	867 49
24	756 32	770 61	785 01	798 94	812 67	826 94	840 00	853 52	866 67	879 13
25	769 32	783 61	794 68	811 46	825 21	838 96	852 57	865 80	878 35	890 19
26	782 18	796 25	810 17	824 02	837 86	851 57	864 89	877 52	889 45	900 97
27	794 80	808 82	822 77	836 71	850 51	863 92	876 65	888 66	900 27	911 68
28	807 39	822 44	835 49	849 39	862 91	875 73	887 83	899 52	911 02	921 77
29	820 05	834 20	848 21	861 84	874 75	886 95	898 74	910 33	921 16	930 01
30	832 84	846 97	860 70	873 73	886 02	897 91	909 59	920 51	929 43	937 82
31	845 66	859 51	872 64	885 05	897 08	908 82	919 88	928 83	937 28	944 82
32	858 25	871 50	884 01	896 11	908 00	919 11	928 19	936 72	944 36	950 00
33	870 29	882 92	895 13	907 13	918 36	927 51	936 12	943 84	950 00	955 00
34	881 76	894 09	906 21	917 54	928 80	938 49	948 28	956 00	961 00	965 00
35	893 00	905 24	916 69	926 04	934 82	942 70	950 00	956 00	961 00	965 00
36	904 21	915 78	925 28	934 11	942 07	950 00	956 00	961 00	965 00	969 00
37	914 82	924 38	933 36	941 41	950 00	956 00	961 00	965 00	969 00	973 00
38	923 49	932 57	940 71	950 00	956 00	961 00	965 00	969 00	973 00	977 00
39	931 73	939 97	950 00	956 00	961 00	965 00	969 00	973 00	977 00	981 00
40	939 18	950 00	956 00	961 00	965 00	969 00	973 00	977 00	981 00	985 00
41	950 00	956 00	961 00	965 00	969 00	973 00	977 00	981 00	985 00	989 00

Age at Issue.	RESERVES AT THE END OF									
	66 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.
20	\$856 89	\$869 73	\$881 91	\$893 41	\$904 52	\$915 45	\$925 66	\$934 01	\$941 84	\$948 87
21	869 02	881 27	892 83	904 00	914 99	925 26	933 65	941 59	948 69	955 00
22	880 59	892 22	903 46	914 51	924 88	933 27	941 20	948 30	955 00	961 00
23	891 58	902 88	914 00	924 39	932 87	940 85	947 99	954 00	960 00	965 00
24	902 28	913 46	923 92	932 46	940 48	947 67	954 00	960 00	965 00	970 00
25	912 90	923 42	932 02	940 09	947 83	954 00	960 00	965 00	970 00	975 00
26	922 90	931 55	939 68	946 97	953 00	959 00	965 00	970 00	975 00	980 00
27	931 06	939 25	946 59	953 00	959 00	965 00	970 00	975 00	980 00	985 00
28	938 80	946 19	953 00	959 00	965 00	970 00	975 00	980 00	985 00	990 00
29	945 77	953 00	959 00	965 00	970 00	975 00	980 00	985 00	990 00	995 00
30	950 00	956 00	961 00	965 00	970 00	975 00	980 00	985 00	990 00	995 00

Net Premiums and Reserve Values per \$1,000. 255

TEN-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

The Reserve is equivalent to the face of the Policy at age 98.

Net Annual Premiums.	RESERVES AT THE END OF									
	1 Year.	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
30 36	\$28 96	49 02	75 24	102 69	131 41	161 48	192 95	225 90	260 39	296 51
30 37	24 44	52 00	76 76	104 76	134 06	164 74	196 84	230 46	265 65	302 50
31 39	24 44	52 00	78 84	106 91	136 82	168 12	200 89	235 19	271 10	308 71
31 34	26 48	53 08	79 98	109 16	139 69	171 64	205 09	240 11	276 77	315 17
32 51	26 59	55 22	81 69	111 48	142 66	175 90	209 45	245 22	282 66	321 86
33 10	26 57	54 37	83 46	113 90	145 75	179 09	213 99	250 52	288 76	328 81
33 72	27 15	55 56	85 29	116 39	148 94	183 02	218 68	256 01	295 09	336 62
34 36	27 76	56 81	87 20	119 00	152 28	187 10	223 55	261 71	301 66	343 80
35 03	28 40	58 10	89 18	121 70	155 73	191 83	228 60	267 62	308 47	351 24
35 72	29 05	59 49	91 23	124 40	159 29	196 71	233 84	273 74	315 52	359 27
36 44	29 73	60 89	93 36	127 39	162 99	200 26	239 26	280 09	322 82	367 57
37 20	30 43	62 28	95 52	130 36	166 81	204 95	244 86	286 63	330 38	376 77
37 98	31 16	63 75	97 83	133 49	170 80	209 83	250 68	293 43	338 19	385 06
38 80	31 91	65 28	100 19	136 70	174 90	214 86	256 68	300 44	346 26	394 25
39 64	32 69	66 88	102 63	140 02	179 13	220 05	262 87	307 68	354 61	403 75
40 58	33 50	68 53	105 15	143 45	183 51	225 41	269 26	315 16	362 22	413 56
41 45	34 33	70 23	107 74	146 98	188 01	230 94	275 86	322 88	372 10	423 66
42 40	35 19	71 97	110 42	150 62	192 66	236 64	282 67	330 83	381 25	434 08
43 40	36 07	73 77	113 17	154 37	197 45	242 52	289 67	339 01	390 66	444 76
44 44	36 96	75 62	116 01	158 24	202 39	248 56	296 87	347 41	400 33	455 74
45 51	37 91	77 53	118 93	162 32	207 46	254 77	304 25	356 08	410 23	466 99
46 64	38 88	79 50	121 96	166 30	212 67	261 13	311 82	364 86	420 55	478 43
47 81	39 87	81 53	125 03	170 49	217 99	267 64	319 55	373 85	430 67	490 21
49 08	40 90	83 60	128 20	174 77	223 43	274 28	327 42	383 00	441 18	502 15
50 30	41 94	85 72	131 41	179 13	228 96	281 01	335 40	392 29	451 86	514 31
51 68	43 01	87 87	134 69	183 56	234 56	287 82	343 48	401 70	462 68	526 65
53 01	44 09	90 06	138 01	188 02	240 20	294 69	351 63	411 21	473 63	539 15
54 46	45 15	92 27	141 34	192 50	245 87	301 60	359 84	420 80	484 69	551 81
55 97	46 23	94 42	144 68	196 95	251 52	308 51	368 07	430 43	495 84	564 69
57 54	47 36	96 65	147 98	201 46	257 23	315 46	376 34	440 11	507 04	577 48
59 19	48 44	98 89	151 28	205 92	262 89	322 38	384 39	449 79	518 29	590 46
60 90	49 53	101 00	154 57	210 35	268 52	329 26	392 82	459 47	529 56	603 49
62 69	50 58	103 15	157 82	214 75	274 10	336 09	400 99	469 10	540 80	616 56
64 55	51 64	105 28	161 04	219 08	279 61	342 85	409 09	478 67	552 01	629 63
66 49	52 67	107 36	164 19	223 34	285 03	349 50	417 07	488 13	563 14	642 69
68 52	53 69	109 39	167 27	227 51	290 33	356 02	424 92	497 45	574 16	655 70
70 65	54 67	111 38	170 27	231 56	295 49	362 37	432 58	506 61	585 05	668 63
72 87	55 69	113 31	173 18	235 49	300 49	368 53	440 05	515 57	595 76	681 45
75 20	56 67	115 16	175 98	239 25	305 29	374 47	447 28	524 29	606 25	694 14
77 64	57 45	116 92	178 63	242 83	309 87	380 16	454 21	532 71	616 49	706 65
80 22	58 29	118 59	181 13	246 22	314 20	385 54	460 82	540 80	626 43	718 96
82 93	59 07	120 14	183 48	249 38	318 25	390 58	467 05	548 51	636 03	731 05
85 29	59 80	121 59	185 65	252 29	321 97	395 26	472 87	555 80	645 26	742 89
88 82	60 48	122 96	187 60	254 92	325 34	399 49	478 23	562 61	654 07	754 51
92 03	61 09	124 19	189 33	257 22	328 23	403 25	483 04	568 90	662 45	765 92
95 44	61 60	125 08	190 77	259 13	330 77	406 46	487 28	574 66	670 48	777 16

Net Premiums and Reserve Values per \$1,000.

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Years.	9 Years.	10 Years.
20	\$84 07	\$80 25	\$164 33	\$252 43	\$344 74	\$441 49	\$542 89	\$649 19	\$760 62	\$877 47	\$1 00
21	\$84 10	\$80 24	\$164 30	\$252 38	\$344 69	\$441 43	\$542 83	\$649 13	\$760 58	\$877 44	\$1 00
22	\$84 13	\$80 22	\$164 27	\$252 34	\$344 64	\$441 38	\$542 77	\$649 08	\$760 53	\$877 41	\$1 00
23	\$84 16	\$80 20	\$164 24	\$252 30	\$344 59	\$441 32	\$542 71	\$649 02	\$760 48	\$877 38	\$1 00
24	\$84 19	\$80 19	\$164 21	\$252 26	\$344 53	\$441 26	\$542 65	\$648 95	\$760 43	\$877 35	\$1 00
25	\$84 22	\$80 18	\$164 18	\$252 21	\$344 48	\$441 19	\$542 58	\$648 89	\$760 37	\$877 31	\$1 00
26	\$84 26	\$80 16	\$164 14	\$252 16	\$344 41	\$441 12	\$542 50	\$648 81	\$760 31	\$877 27	\$1 00
27	\$84 30	\$80 14	\$164 11	\$252 11	\$344 35	\$441 04	\$542 42	\$648 73	\$760 24	\$877 23	\$1 00
28	\$84 35	\$80 12	\$164 07	\$252 06	\$344 28	\$440 97	\$542 34	\$648 65	\$760 17	\$877 19	\$1 00
29	\$84 40	\$80 10	\$164 03	\$252 00	\$344 21	\$440 88	\$542 24	\$648 56	\$760 10	\$877 14	\$1 00
30	\$84 45	\$80 08	\$163 99	\$251 94	\$344 13	\$440 78	\$542 15	\$648 47	\$760 02	\$877 09	\$1 00
31	\$84 51	\$80 06	\$163 95	\$251 87	\$344 04	\$440 69	\$542 04	\$648 36	\$759 93	\$877 03	\$1 00
32	\$84 57	\$80 03	\$163 90	\$251 80	\$343 96	\$440 58	\$541 93	\$648 25	\$759 83	\$876 97	\$1 00
33	\$84 64	\$80 00	\$163 84	\$251 73	\$343 86	\$440 47	\$541 80	\$648 12	\$759 72	\$876 90	\$1 00
34	\$84 71	\$79 98	\$163 80	\$251 65	\$343 76	\$440 34	\$541 67	\$647 99	\$759 60	\$876 82	\$1 00
35	\$84 80	\$79 96	\$163 74	\$251 57	\$343 64	\$440 21	\$541 51	\$647 84	\$759 47	\$876 74	\$1 00
36	\$84 89	\$79 92	\$163 68	\$251 46	\$343 51	\$440 05	\$541 35	\$647 67	\$759 33	\$876 65	\$1 00
37	\$84 99	\$79 89	\$163 61	\$251 36	\$343 37	\$439 89	\$541 17	\$647 49	\$759 17	\$876 55	\$1 00
38	\$85 10	\$79 85	\$163 53	\$251 24	\$343 22	\$439 71	\$540 97	\$647 30	\$759 00	\$876 44	\$1 00
39	\$85 22	\$79 81	\$163 44	\$251 12	\$343 06	\$439 52	\$540 76	\$647 09	\$758 81	\$876 31	\$1 00
40	\$85 36	\$79 76	\$163 36	\$250 99	\$342 89	\$439 32	\$540 54	\$646 85	\$758 60	\$876 18	\$1 00
41	\$85 52	\$79 73	\$163 27	\$250 86	\$342 72	\$439 10	\$540 29	\$646 60	\$758 37	\$876 02	\$1 00
42	\$85 69	\$79 68	\$163 19	\$250 72	\$342 53	\$438 86	\$540 02	\$646 31	\$758 11	\$875 85	\$1 00
43	\$85 89	\$79 65	\$163 09	\$250 58	\$342 32	\$438 60	\$539 72	\$645 99	\$757 82	\$875 65	\$1 00
44	\$86 12	\$79 59	\$162 99	\$250 41	\$342 09	\$438 31	\$539 37	\$645 62	\$757 48	\$875 42	\$1 00
45	\$86 37	\$79 55	\$162 88	\$250 23	\$341 84	\$437 97	\$538 97	\$645 19	\$757 09	\$875 16	\$1 00
46	\$86 67	\$79 49	\$162 76	\$250 02	\$341 52	\$437 57	\$538 49	\$644 70	\$756 65	\$874 87	\$1 00
47	\$87 00	\$79 43	\$162 62	\$249 77	\$341 16	\$437 10	\$537 95	\$644 14	\$756 14	\$874 54	\$1 00
48	\$87 38	\$79 36	\$162 43	\$249 45	\$340 72	\$436 55	\$537 33	\$643 49	\$755 57	\$874 16	\$1 00
49	\$87 80	\$79 25	\$162 19	\$249 08	\$340 20	\$435 92	\$536 61	\$642 76	\$754 91	\$873 73	\$1 00
50	\$88 28	\$79 12	\$161 92	\$248 65	\$339 62	\$435 20	\$535 80	\$641 98	\$754 18	\$873 25	\$1 00
51	\$88 82	\$78 98	\$161 61	\$248 17	\$338 97	\$434 39	\$534 89	\$641 00	\$753 36	\$872 72	\$1 00
52	\$89 42	\$78 82	\$161 26	\$247 62	\$338 23	\$433 49	\$533 88	\$639 97	\$752 44	\$872 12	\$1 00
53	\$90 08	\$78 64	\$160 87	\$247 01	\$337 40	\$432 48	\$532 75	\$638 82	\$751 42	\$871 45	\$1 00
54	\$90 83	\$78 43	\$160 43	\$246 32	\$336 48	\$431 36	\$531 49	\$637 54	\$750 28	\$870 71	\$1 00
55	\$91 65	\$78 20	\$159 94	\$245 57	\$335 46	\$430 12	\$530 10	\$636 11	\$749 02	\$869 88	\$1 00
56	\$92 57	\$77 94	\$159 40	\$244 73	\$334 34	\$428 74	\$528 54	\$634 58	\$747 62	\$868 97	\$1 00
57	\$93 59	\$77 66	\$158 81	\$243 81	\$333 09	\$427 21	\$526 83	\$632 78	\$746 06	\$867 94	\$1 00
58	\$94 73	\$77 35	\$158 16	\$242 79	\$331 72	\$425 53	\$524 94	\$630 85	\$744 34	\$866 81	\$1 00
59	\$95 99	\$77 01	\$157 43	\$241 66	\$330 20	\$423 67	\$522 86	\$628 71	\$742 43	\$865 55	\$1 00
60	\$97 39	\$76 64	\$156 64	\$240 43	\$328 54	\$421 64	\$520 56	\$626 34	\$740 31	\$864 14	\$1 00
61	\$98 95	\$76 23	\$155 77	\$239 08	\$326 73	\$419 41	\$518 03	\$623 73	\$737 96	\$862 59	\$1 00
62	\$100 68	\$75 78	\$154 84	\$237 63	\$324 74	\$416 95	\$515 24	\$620 84	\$735 36	\$860 86	\$1 00
63	\$102 60	\$75 32	\$153 83	\$236 01	\$322 57	\$414 27	\$512 17	\$617 66	\$732 48	\$858 94	\$1 00
64	\$104 73	\$74 80	\$152 71	\$234 27	\$320 17	\$411 28	\$508 77	\$614 11	\$729 28	\$856 81	\$1 00
65	\$107 09	\$74 72	\$151 48	\$232 33	\$317 50	\$407 97	\$504 97	\$610 16	\$725 72	\$854 45	\$1 00

Net Premiums and Reserve Values per \$1,000

957

15 PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 96).

RESERVES AT THE END OF.

	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.	8 Yrs.
15	\$15 76	\$22 90	\$49 40	\$67 88	\$86 18	\$105 98	\$126 41	\$147 91
16	16 09	22 91	50 49	68 87	88 10	108 19	129 20	151 18
17	16 45	23 66	51 63	70 48	90 08	110 63	132 11	154 57
18	16 83	24 43	52 83	72 06	92 15	112 16	135 13	158 10
19	17 23	25 24	54 06	73 78	94 80	115 73	138 27	161 76
20	17 64	26 08	55 34	75 48	96 63	118 62	141 52	165 58
21	18 06	26 94	56 67	77 26	98 83	121 35	144 69	169 49
22	18 50	27 84	58 04	79 15	101 23	124 28	148 88	173 56
23	18 96	28 77	59 47	81 10	103 70	127 32	151 99	177 72
24	19 43	29 74	60 95	83 12	106 27	130 46	155 74	182 16
25	19 93	40 75	62 49	85 20	108 98	133 72	159 62	186 69
26	20 44	41 79	64 08	87 36	111 69	137 09	163 63	191 34
27	20 97	42 86	65 72	89 60	114 53	140 57	167 76	196 16
28	21 51	43 97	67 42	91 91	117 47	144 16	172 08	201 13
29	22 07	45 13	69 18	94 80	120 51	147 87	176 48	206 28
30	22 67	46 32	71 01	96 76	123 64	151 69	180 98	211 54
31	23 27	47 55	72 87	99 30	126 86	155 63	185 65	216 99
32	23 89	48 81	74 80	101 91	130 19	159 69	190 47	222 58
33	24 53	50 11	76 78	104 60	133 61	163 97	195 42	228 38
34	25 20	51 46	78 84	107 88	137 14	168 16	200 51	234 21
35	25 87	52 84	80 95	110 25	140 77	172 58	205 71	240 24
36	26 59	54 28	83 14	113 19	144 50	177 09	211 04	246 38
37	27 31	55 76	85 37	116 21	148 90	181 70	216 45	252 60
38	28 07	57 27	87 67	119 29	152 18	186 38	221 93	258 98
39	28 83	58 82	90 00	122 42	156 11	191 10	227 44	265 20
40	29 62	60 40	92 38	125 60	160 07	195 65	232 98	271 55
41	30 41	62 00	94 78	128 78	164 08	200 69	238 52	277 89
42	31 23	63 61	97 18	131 96	167 99	205 83	244 05	284 23
43	32 04	65 22	99 56	135 12	171 93	210 05	249 54	290 49
44	32 83	66 80	101 92	138 25	175 83	214 72	254 98	296 73
45	33 63	68 38	104 28	141 37	179 70	219 84	260 36	302 86
46	34 42	69 95	106 62	144 46	183 54	223 91	265 66	308 90
47	35 21	71 51	108 93	147 52	187 31	228 40	270 88	314 83
48	36 00	73 06	111 22	150 52	191 08	232 82	275 98	320 68
49	36 77	74 59	113 47	153 47	194 67	237 18	280 95	326 36
50	37 54	76 09	115 68	156 38	198 23	241 38	285 77	331 71
51	38 30	77 57	117 86	159 21	201 68	245 89	290 42	336 95
52	39 05	79 04	119 99	161 97	205 04	249 39	294 89	341 97
53	39 79	80 47	122 07	164 64	208 27	253 06	299 15	346 71
54	40 51	81 86	124 07	167 21	211 86	256 68	303 16	351 17
55	41 22	83 21	126 00	169 67	214 90	260 06	306 92	355 29
56	41 91	84 51	127 86	172 03	217 07	263 12	310 36	359 02
57	42 57	85 78	129 65	174 23	219 63	265 97	313 44	362 32
58	43 23	87 00	131 32	176 28	221 96	268 51	316 14	365 13
59	43 85	88 13	132 86	178 13	224 01	270 66	318 87	367 41
60	44 43	89 17	134 26	179 75	225 76	272 47	320 14	369 20

Net Premiums and Reserve Values per \$1,000.

15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is Equivalent to the Face of the Policy at Age 95).

Age at Issue.	RESERVES AT THE END OF						
	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$170 89	\$198 91	\$218 51	\$244 25	\$271 17	\$298 34	\$328 91
21	174 16	196 19	223 83	249 62	277 13	305 90	336 91
22	178 06	202 68	228 83	255 20	283 31	312 72	343 91
23	182 12	207 24	233 51	260 98	289 72	319 79	351 91
24	186 33	212 02	238 88	266 98	296 87	327 11	359 91
25	190 69	216 97	244 45	273 19	303 25	334 69	367 91
26	195 21	222 11	250 22	279 63	310 57	342 53	375 91
27	199 90	227 42	256 20	286 28	317 74	350 64	383 91
28	204 75	232 92	262 87	293 17	325 86	359 08	391 91
29	209 76	238 61	269 76	300 28	333 23	367 70	400 91
30	214 95	244 46	275 36	307 63	341 36	376 65	413 91
31	220 30	250 55	282 17	315 21	349 76	385 88	423 91
32	225 82	256 81	289 20	323 04	358 41	395 39	434 91
33	231 52	263 27	296 44	331 10	367 32	405 18	444 91
34	237 40	269 93	303 90	339 40	376 48	415 29	455 91
35	243 46	276 78	311 58	347 92	385 88	425 54	466 91
36	249 69	283 82	319 45	356 66	395 50	436 08	478 91
37	256 09	291 04	327 52	365 60	405 34	446 84	490 91
38	262 64	298 44	335 77	374 72	415 36	457 80	502 91
39	269 26	306 99	344 18	384 00	425 55	468 94	514 91
40	276 21	313 68	352 72	393 42	435 89	480 25	526 91
41	283 17	321 47	361 87	402 97	446 37	491 71	539 91
42	290 21	329 35	370 12	412 62	456 96	503 30	551 91
43	297 31	337 50	378 94	422 34	467 64	514 99	564 91
44	304 46	345 29	387 60	432 11	478 37	526 75	577 91
45	311 68	353 30	396 68	441 91	489 14	538 58	590 91
46	318 78	361 30	405 55	451 70	499 93	550 43	603 91
47	325 92	369 27	414 40	461 48	510 69	562 29	616 91
48	333 00	377 18	423 18	471 18	521 40	574 11	629 91
49	340 00	385 01	431 88	480 81	532 08	585 87	642 91
50	346 33	392 74	440 46	490 31	542 56	597 54	655 91
51	353 71	400 94	448 90	499 66	552 94	609 10	668 91
52	360 41	407 78	457 16	508 84	563 14	620 50	681 91
53	366 91	415 03	465 22	517 80	573 12	631 70	694 91
54	373 22	422 06	473 04	526 49	582 85	642 67	706 91
55	379 82	428 65	480 58	534 89	592 28	653 36	718 91
56	386 18	435 95	487 79	542 95	601 36	663 75	731 91
57	390 75	441 52	494 65	550 62	610 06	673 69	744 91
58	396 00	447 38	501 09	557 85	618 32	683 45	757 91
59	400 91	452 71	507 08	564 60	626 12	692 74	769 91
60	405 40	457 64	512 54	570 82	633 44	701 67	777 91
61	409 43	462 04	517 44	576 49	640 29	710 26	789 91
62	412 95	465 86	521 77	581 63	646 68	718 52	800 91
63	415 92	469 12	525 54	586 26	652 64	726 46	810 91
64	418 33	471 86	528 80	590 41	658 17	734 07	820 91
65	420 26	474 08	531 61	594 13	663 27	741 32	831 91

Net Premiums and Reserve Values per \$1,000. 959

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Net Annual Premiums.	RESERVES AT THE END OF						
	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
52 45	47 11	98 45	148 18	202 26	258 96	318 38	380 68
52 49	47 10	98 45	148 10	202 22	258 92	318 32	380 58
52 52	47 09	98 41	148 07	202 18	258 87	318 26	380 50
52 55	47 08	98 39	148 04	202 14	258 82	318 20	380 41
52 60	47 07	98 38	148 02	202 11	258 77	318 14	380 38
52 65	47 07	98 36	147 99	202 07	258 72	318 08	380 29
52 70	47 06	98 34	147 96	202 08	258 67	318 02	380 21
52 75	47 05	98 33	147 93	201 98	258 62	317 96	380 18
52 81	47 05	98 31	147 90	201 95	258 58	317 88	380 04
52 87	47 03	98 29	147 87	201 91	258 50	317 81	379 98
52 94	47 03	98 27	147 85	201 86	258 45	317 74	379 87
53 01	47 02	98 26	147 82	201 82	258 39	317 66	379 79
53 10	47 02	98 24	147 79	201 78	258 33	317 58	379 67
53 19	47 01	98 22	147 76	201 73	258 27	317 49	379 56
53 29	47 00	98 22	147 74	201 70	258 20	317 41	379 45
53 40	47 01	98 21	147 72	201 65	258 14	317 31	379 38
53 52	47 00	98 20	147 69	201 61	258 07	317 22	379 21
53 65	47 01	98 19	147 67	201 56	258 01	317 13	379 09
53 81	47 00	98 18	147 65	201 58	257 95	317 05	378 97
53 99	47 01	98 18	147 65	201 51	257 91	316 98	378 87
54 18	47 01	98 20	147 65	201 51	257 88	316 92	378 76
54 40	47 04	98 23	147 69	201 58	257 88	316 87	378 68
54 55	47 06	98 27	147 73	201 58	257 87	316 82	378 56
54 83	47 10	98 38	147 79	201 59	257 88	316 77	378 42
55 24	47 14	98 39	147 85	201 68	257 87	316 68	378 24
55 60	47 19	98 46	147 92	201 68	257 85	316 57	378 01
56 01	47 28	98 58	147 98	201 69	257 78	316 40	377 73
56 47	47 29	98 61	148 03	201 67	257 67	316 18	377 38
56 98	47 34	98 65	148 04	201 62	257 52	316 90	376 98
57 56	47 38	98 68	148 02	201 53	257 31	316 56	376 46
58 20	47 41	98 70	147 99	201 40	257 07	316 16	375 89
58 93	47 43	98 71	147 94	201 35	256 78	314 71	375 25
59 73	47 46	98 72	147 88	201 08	256 45	314 27	374 58
60 62	47 49	98 72	147 81	200 87	256 08	313 63	373 74
61 61	47 51	98 71	147 71	200 65	255 68	313 00	372 86
62 72	47 54	98 70	147 61	200 41	255 24	312 32	371 90
63 94	47 56	98 69	147 51	200 14	254 76	311 57	370 84
65 30	47 60	98 70	147 41	199 86	254 24	310 76	369 71
66 81	47 64	98 71	147 30	199 57	253 68	309 89	368 49
68 49	47 69	98 71	147 18	199 24	253 09	308 96	367 15
70 34	47 74	98 72	147 06	198 90	252 45	307 94	365 69
72 39	47 79	98 72	146 98	198 54	251 75	306 81	364 07
74 66	47 85	98 75	146 80	198 14	250 96	305 56	362 26
77 15	47 92	98 77	146 68	197 67	250 08	304 13	360 22
79 90	47 99	98 76	146 41	197 11	249 04	302 50	357 89
82 92	48 08	98 71	146 14	196 49	247 88	300 02	355 25

Net Premiums and Reserve Values per \$1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$445 86	\$514 24	\$586 96	\$662 03	\$739 81	\$822 43	\$909 08	\$1,000
21	445 79	514 16	586 82	660 86	739 74	822 37	909 05	1,000
22	445 72	514 08	586 74	660 78	739 67	822 31	909 01	1,000
23	445 64	514 00	586 65	660 70	739 59	822 25	909 97	1,000
24	445 56	513 91	586 56	660 70	739 50	822 18	909 88	1,000
25	445 48	513 82	586 47	660 60	739 42	822 11	909 89	1,000
26	445 39	513 72	586 36	660 50	739 32	822 02	909 84	1,000
27	445 30	513 62	586 26	660 39	739 22	821 94	909 79	1,000
28	445 20	513 51	586 14	660 27	739 11	821 85	909 73	1,000
29	445 10	513 40	586 02	660 15	739 00	821 75	909 67	1,000
30	445 00	513 28	584 88	660 01	738 88	821 64	909 60	1,000
31	444 88	513 14	584 74	659 86	738 71	821 52	909 52	1,000
32	444 76	513 00	584 63	659 70	738 54	821 39	909 44	1,000
33	444 62	512 84	584 41	659 53	738 39	821 24	909 35	1,000
34	444 48	512 69	584 24	659 34	738 21	821 09	909 25	1,000
35	444 34	512 52	584 05	659 14	738 01	820 92	909 14	1,000
36	444 19	512 34	583 85	658 92	737 80	820 73	909 02	1,000
37	444 04	512 16	583 64	658 69	737 57	820 52	907 88	1,000
38	443 89	511 97	583 41	658 45	737 31	820 29	907 72	1,000
39	443 74	511 78	583 18	658 17	737 02	820 08	907 55	1,000
40	442 58	511 56	582 91	657 86	736 69	819 73	907 36	1,000
41	442 42	511 33	582 61	657 51	736 32	819 40	907 14	1,000
42	442 23	511 06	582 26	657 10	735 91	819 08	906 89	1,000
43	442 00	510 73	581 85	656 64	735 48	818 60	906 61	1,000
44	442 72	510 35	581 38	656 11	734 98	818 11	906 29	1,000
45	442 38	509 90	580 83	655 49	734 26	817 56	905 94	1,000
46	441 97	509 37	580 20	654 79	733 54	816 94	905 53	1,000
47	441 49	508 75	579 46	653 98	732 74	816 23	905 07	1,000
48	440 92	508 08	578 62	653 07	731 88	815 44	904 54	1,000
49	440 25	507 21	577 68	652 04	730 80	814 54	903 96	1,000
50	439 50	506 29	576 61	650 89	729 65	813 54	903 33	1,000
51	438 67	505 27	575 43	649 61	728 37	812 42	902 61	1,000
52	437 73	504 12	574 20	648 18	726 96	811 19	901 81	1,000
53	436 70	502 86	572 64	646 60	725 38	809 81	900 92	1,000
54	435 55	501 45	571 03	644 85	723 64	808 28	899 92	1,000
55	434 30	499 92	569 26	642 93	721 71	806 59	898 82	1,000
56	432 99	498 13	567 32	640 81	719 59	804 72	897 59	1,000
57	431 45	496 42	565 19	638 49	717 24	802 64	896 23	1,000
58	429 82	494 42	562 85	635 92	714 65	800 35	894 72	1,000
59	428 07	492 23	560 28	633 09	711 78	797 79	893 05	1,000
60	426 13	489 80	557 43	629 94	708 58	794 96	891 19	1,000
61	423 97	487 01	554 25	626 43	705 08	791 83	889 14	1,000
62	421 56	484 08	550 69	622 53	701 11	788 88	886 88	1,000
63	419 84	481 69	546 73	618 23	696 81	784 59	884 39	1,000
64	417 77	478 92	542 41	613 57	692 15	780 47	881 64	1,000
65	412 38	472 85	537 77	608 59	687 16	776 01	878 42	1,000

Net Premiums and Reserve Values per \$1,000.

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20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Net Annual Premiums.	RESERVES AT THE END OF										
	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
18.73	11.76	24.04	36.87	50.26	64.25	78.87	94.14	110.08	126.75	144.15	162.38
19.05	12.05	24.63	37.76	51.43	65.81	80.78	96.41	112.74	129.80	147.61	166.23
19.38	12.34	25.28	38.69	52.75	67.43	82.76	98.78	115.60	132.97	151.22	170.28
19.72	12.65	25.87	39.67	54.08	69.12	84.83	101.24	118.37	136.27	154.95	174.47
20.08	12.98	26.58	40.68	55.45	70.88	86.98	103.79	121.35	139.68	158.82	178.81
20.46	13.32	27.22	41.73	56.88	72.69	89.20	106.44	124.44	143.22	162.88	183.32
20.85	13.68	27.98	42.82	58.36	74.57	91.51	109.19	127.63	146.89	166.99	187.98
21.26	14.03	28.67	43.95	59.89	76.54	93.91	112.30	130.94	150.69	171.90	192.80
21.68	14.41	29.44	45.12	61.49	78.57	96.38	114.98	134.38	154.63	176.75	197.79
22.13	14.79	30.28	46.34	63.14	80.67	98.95	118.08	137.93	158.70	180.85	202.94
22.59	15.20	31.06	47.60	64.85	82.85	101.62	121.20	141.61	162.90	185.10	208.25
23.08	15.61	31.92	48.91	66.63	85.11	104.38	124.47	145.41	167.25	190.01	213.74
23.59	16.07	32.81	50.26	68.47	87.45	107.23	127.85	149.34	171.73	195.07	219.40
24.12	16.51	33.72	51.67	70.37	89.87	110.17	131.33	153.38	176.36	200.29	225.24
24.67	16.98	34.69	53.13	72.35	92.37	113.22	134.94	157.57	181.13	205.69	231.25
25.26	17.48	35.68	54.64	74.39	94.95	116.36	138.66	161.88	186.07	211.23	237.44
25.87	17.98	36.70	56.19	76.49	97.61	119.61	142.50	166.34	191.13	216.94	243.77
26.51	18.50	37.78	57.80	78.66	100.37	122.96	146.47	170.92	196.85	222.79	250.27
27.18	19.04	38.85	59.46	80.91	103.22	126.42	150.51	175.64	201.70	228.70	256.90
27.86	19.60	39.98	61.19	83.24	106.17	130.00	154.76	180.48	207.18	234.90	263.65
28.63	20.18	41.16	62.98	85.65	109.21	133.68	159.07	185.43	212.78	241.12	270.48
29.41	20.79	42.39	64.84	88.14	112.34	137.45	163.50	190.50	218.46	247.42	277.39
30.24	21.41	43.66	66.74	90.70	115.55	141.31	168.00	195.63	224.21	253.77	284.35
31.11	22.07	44.96	68.71	93.33	118.84	145.25	172.57	200.81	230.00	260.16	291.35
32.03	22.78	46.30	70.72	96.01	122.18	149.23	177.17	206.02	236.81	266.57	298.34
33.01	23.42	47.68	72.78	98.74	125.56	153.24	181.79	211.25	241.64	272.99	305.33
34.04	24.12	49.07	74.87	101.49	129.94	157.25	186.42	216.48	247.45	279.37	312.27
35.14	24.84	50.50	76.97	104.25	133.34	161.27	190.06	221.70	253.25	285.72	319.17
36.31	25.57	51.92	79.17	107.09	137.74	165.29	195.67	226.90	259.00	292.01	325.99
37.55	26.29	53.34	81.16	109.75	139.13	169.29	200.26	232.05	264.69	298.23	332.71
38.87	27.01	54.77	83.27	112.52	142.53	173.30	204.84	237.17	270.34	304.38	339.34
40.27	27.74	56.21	85.40	115.30	145.93	177.29	209.39	242.27	275.94	310.45	345.85
41.76	28.48	57.67	87.53	118.09	149.33	181.27	213.93	247.31	281.46	316.41	352.22
43.36	29.24	59.13	89.69	120.89	152.74	185.25	218.43	252.31	286.90	322.25	358.46
45.06	29.99	60.61	91.84	123.68	156.14	189.21	222.90	257.23	292.24	327.98	364.54
46.89	30.76	62.11	94.02	126.50	159.55	193.15	227.33	262.09	297.49	333.58	370.41
48.84	31.53	63.61	96.21	129.33	162.95	197.07	231.70	266.87	302.62	338.99	376.07
50.93	32.32	65.14	98.42	132.16	166.38	200.95	236.02	271.57	307.61	344.22	381.48
53.18	33.12	66.68	100.64	134.98	169.70	204.80	240.28	276.14	312.44	349.28	386.60
55.59	33.93	68.22	102.85	137.80	173.05	208.60	244.43	280.68	317.07	353.97	391.39
58.15	34.74	69.78	105.07	140.61	176.88	212.33	248.49	284.86	321.48	358.43	396.82
60.98	35.56	71.34	107.31	143.43	179.66	215.99	252.43	288.96	325.66	362.58	399.89
63.99	36.39	72.98	109.66	146.22	182.90	219.58	256.33	292.89	329.59	366.45	403.69
67.24	37.25	74.54	111.80	149.00	186.11	223.07	259.91	296.63	333.31	370.12	407.33
70.75	38.11	76.14	114.08	151.75	189.23	226.47	263.44	300.20	336.89	373.73	411.00
74.54	38.96	77.72	116.25	154.44	192.30	229.76	266.86	303.72	340.51	377.43	414.88

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 95.)

Age at Issue.	RESERVE AT THE END OF										Reserve Values on Paid-up Life Policies per \$1,000.			
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	Present Age.	Net Single Premium or Reserve.	Present Age.	Net Single Premium or Reserve.	
20	181.94	201.19	221.93	243.51	266.26	289.94	314.68	340.54	367.56	20	247.77	60	580.43	
21	185.68	205.99	232.21	249.39	272.57	296.78	322.08	348.53	376.17	21	251.85	61	603.49	
22	190.18	210.97	232.70	255.39	279.10	303.87	329.75	356.79	385.04	22	256.08	62	616.66	
23	194.85	216.14	238.87	261.60	285.86	311.20	337.67	365.34	394.35	23	260.47	63	629.83	
24	199.69	221.49	244.25	268.62	292.85	318.78	345.87	374.17	403.75	24	265.04	64	642.69	
25	204.70	227.02	250.33	274.66	300.07	326.61	354.33	383.25	413.06	25	269.99	65	655.70	
26	209.88	232.74	256.61	281.52	307.54	334.70	363.07	392.70	423.66	26	274.74	66	668.63	
27	215.24	238.66	263.10	288.61	315.24	343.05	372.08	402.40	434.06	27	279.87	67	681.45	
28	220.78	244.76	269.80	295.92	323.20	351.65	381.37	412.35	444.76	28	285.21	68	694.14	
29	226.49	251.07	276.71	303.47	331.39	360.52	390.91	422.68	455.74	29	290.75	69	706.45	
30	232.40	257.58	283.85	311.24	339.62	369.62	400.71	433.15	466.99	30	296.51	70	718.96	
31	238.49	264.29	291.19	319.24	348.38	378.97	410.76	443.91	478.48	31	302.50	71	731.05	
32	244.77	271.20	298.75	327.45	357.37	388.55	421.08	454.89	490.21	32	308.71	72	742.89	
33	251.23	278.30	306.50	335.88	366.47	398.31	431.51	466.08	502.15	33	315.17	73	754.51	
34	257.88	285.60	314.45	344.49	375.75	408.29	442.17	477.48	514.31	34	321.86	74	765.92	
35	264.70	293.07	322.59	353.28	385.21	418.42	453.01	489.05	526.55	35	328.81	75	777.16	
36	271.69	300.71	330.87	362.21	394.80	428.72	464.00	500.78	539.15	36	335.92	76	788.27	
37	278.83	308.48	339.28	371.28	404.53	439.12	475.12	512.65	551.81	37	343.50	77	799.26	
38	286.09	316.37	347.81	380.46	414.38	449.65	486.36	524.63	564.59	38	351.24	78	810.14	
39	293.46	324.37	356.44	389.73	424.31	460.28	497.68	536.70	577.48	39	359.27	79	820.91	
40	300.91	332.45	365.15	399.07	434.30	470.83	509.07	548.86	590.46	40	367.57	80	831.55	
41	308.43	340.59	373.90	408.46	444.34	481.64	520.49	561.05	603.49	41	376.12	81	841.99	
42	316.00	348.75	382.69	417.86	454.38	492.36	531.93	573.26	616.66	42	384.96	82	852.23	
43	323.58	356.94	391.46	427.25	464.41	503.05	543.34	585.45	629.63	43	394.25	83	862.33	
44	331.16	365.10	400.21	436.61	474.39	513.76	554.70	597.60	642.69	44	403.75	84	872.37	
45	338.72	373.22	408.92	445.90	484.30	524.25	565.97	609.68	655.70	45	413.58	85	882.41	
46	346.22	381.28	417.53	455.09	494.08	534.69	577.12	621.66	668.63	46	423.68	86	892.35	
47	353.65	389.24	426.04	464.15	503.73	544.97	588.13	633.49	681.45	47	434.06	87	902.01	
48	360.99	397.09	434.40	473.04	513.20	555.08	598.94	645.15	694.14	48	444.76	88	911.17	
49	368.21	404.79	442.59	481.75	522.46	564.95	609.52	656.59	706.65	49	455.74	89	919.82	
50	375.29	412.38	450.60	490.26	531.47	574.56	619.85	667.78	718.06	50	466.99	90	928.18	
51	382.23	419.70	458.40	498.49	540.21	583.87	629.86	678.69	731.06	51	478.48	91	936.40	
52	389.01	426.87	465.95	506.45	548.84	592.84	639.58	689.28	742.89	52	490.21	92	944.08	
53	395.61	433.81	473.23	515.00	556.70	601.44	648.82	699.68	754.51	53	502.15	93	950.96	
54	401.99	440.47	480.19	521.38	564.37	609.60	657.69	709.44	765.92	54	514.31	94	956.25	
55	408.12	446.85	486.80	528.25	571.59	617.52	666.15	719.03	777.15	55	526.55	95	961.54	
56	413.98	452.88	493.01	534.67	578.32	624.56	674.21	728.32	789.27	56	539.15	96	1,000.00	
57	419.52	458.54	498.77	540.60	584.56	631.55	681.85	737.94	799.26	57	551.81	.....	.....
58	424.71	463.75	504.05	546.04	590.39	637.72	689.19	746.08	810.14	58	564.59	.....	.....
59	429.49	468.51	508.85	551.01	595.68	643.69	694.16	754.55	820.91	59	577.48	.....	.....
60	433.85	471.85	512.24	555.61	600.85	649.31	702.78	762.33	831.55	60	.....	.....	.....
61	437.86	476.81	517.82	560.89	605.32	654.89	709.08	770.58	841.99	61	.....	.....	.....
62	441.81	480.62	521.21	565.99	609.76	659.56	714.98	778.00	852.23	62	.....	.....	.....
63	445.27	484.35	525.05	569.00	614.01	664.26	720.96	784.98	862.33	63	.....	.....	.....
64	449.02	488.19	528.98	572.00	618.15	668.67	726.32	791.55	872.37	64	.....	.....	.....
65	453.04	492.20	533.09	576.08	622.05	672.51	729.84	797.88	882.41	65	.....	.....	.....

TWENTY YEAR ENDOWMENT POLICIES

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issues	Net Annual Premium.	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
25	37.12	31.04	63.53	97.53	133.15	170.44	209.46	250.38	293.21	338.07	385.07
26	37.16	31.04	63.52	97.53	133.14	170.42	209.46	250.35	293.17	338.02	385.01
27	37.21	31.04	63.52	97.53	133.13	170.41	209.44	250.32	293.13	337.98	384.96
28	37.26	31.04	63.52	97.53	133.13	170.40	209.43	250.30	293.10	337.94	384.91
29	37.31	31.04	63.53	97.53	133.13	170.40	209.42	250.28	293.08	337.90	384.86
30	37.36	31.05	63.53	97.54	133.14	170.40	209.41	250.27	293.05	337.86	384.81
31	37.43	31.05	63.54	97.55	133.14	170.40	209.41	250.25	293.03	337.83	384.76
32	37.49	31.05	63.55	97.56	133.15	170.41	209.41	250.25	293.01	337.80	384.72
33	37.57	31.06	63.56	97.57	133.17	170.43	209.42	250.25	293.01	337.78	384.68
34	37.65	31.07	63.58	97.60	133.19	170.44	209.44	250.26	293.00	337.76	384.64
35	37.74	31.08	63.60	97.63	133.23	170.48	209.47	250.28	293.01	337.75	384.61
36	37.84	31.10	63.64	97.67	133.27	170.53	209.51	250.32	293.03	337.75	384.59
37	37.94	31.12	63.67	97.71	133.33	170.58	209.57	250.36	293.06	337.76	384.58
38	38.07	31.14	63.71	97.77	133.40	170.66	209.64	250.43	293.11	337.80	384.59
39	38.20	31.17	63.77	97.85	133.49	170.76	209.74	250.52	293.19	337.86	384.63
40	38.35	31.22	63.84	97.95	133.60	170.88	209.85	250.64	293.30	337.96	384.69
41	38.52	31.25	63.92	98.06	133.73	171.02	210.01	250.79	293.45	338.08	384.79
42	38.71	31.31	64.01	98.18	133.88	171.20	210.20	250.99	293.64	338.25	384.92
43	38.92	31.36	64.12	98.33	134.07	171.45	210.41	251.23	293.87	338.45	385.09
44	39.16	31.44	64.25	98.52	134.31	171.69	210.71	251.53	294.16	338.71	385.29
45	39.42	31.51	64.41	98.75	134.60	172.01	211.09	251.88	294.49	339.00	385.51
46	39.72	31.62	64.61	99.03	134.93	172.40	211.49	252.29	294.87	339.32	385.74
47	40.06	31.74	64.83	99.33	135.38	172.83	211.95	252.74	295.28	339.65	385.97
48	40.44	31.88	65.08	99.69	135.75	173.31	212.45	253.22	295.70	339.99	386.20
49	40.87	32.02	65.37	100.08	136.22	173.84	212.98	253.71	296.13	340.33	386.42
50	41.35	32.20	65.68	100.52	136.74	174.39	213.53	254.23	296.57	340.67	386.63
51	41.89	32.37	66.02	100.98	137.27	174.96	214.09	254.75	297.02	341.00	386.81
52	42.49	32.58	66.39	101.46	137.88	175.55	214.67	255.29	297.47	341.33	386.98
53	43.17	32.79	66.77	101.96	138.40	176.15	215.28	255.83	297.92	341.64	387.13
54	43.92	33.01	67.15	102.48	138.99	176.78	215.89	256.40	298.38	341.96	387.26
55	44.76	33.23	67.55	103.01	139.63	177.46	216.56	257.00	298.87	342.30	387.40
56	45.70	33.47	67.99	103.60	140.31	178.18	217.27	257.65	299.41	342.66	387.55
57	46.73	33.73	68.47	104.22	141.05	178.97	218.05	258.36	300.00	343.06	387.71
58	47.88	34.02	68.98	104.92	141.85	179.83	218.90	259.14	300.64	343.50	387.89
59	49.16	34.32	69.54	105.66	142.72	180.76	219.83	259.99	301.34	343.99	388.10
60	50.56	34.66	70.15	106.47	143.68	181.79	220.84	260.92	302.11	344.53	388.34
61	52.12	35.01	70.79	107.36	144.71	182.89	221.94	261.93	302.95	345.12	388.60
62	53.83	35.41	71.51	108.32	145.83	184.09	223.13	263.03	303.87	345.75	388.86
63	55.72	35.88	72.28	109.35	147.04	185.37	224.41	264.20	304.82	346.40	389.10
64	57.79	36.28	73.10	110.44	148.31	186.75	225.76	265.44	305.82	347.08	389.28
65	60.07	36.76	73.97	111.61	149.68	188.22	227.21	266.73	306.85	347.68	389.40

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4 PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$434.31	\$485.91	\$539.99	\$596.68	\$656.12	\$718.45	\$783.83	\$852.43	\$924.42	\$1,000.00
21	434.24	485.84	539.91	596.59	656.03	718.36	783.75	852.36	924.37	1,000.00
22	434.18	485.76	539.82	596.50	655.93	718.27	783.66	852.28	924.33	1,000.00
23	434.12	485.69	539.74	596.41	655.84	718.18	783.56	852.20	924.28	1,000.00
24	434.06	485.61	539.66	596.32	655.73	718.08	783.46	852.12	924.23	1,000.00
25	433.99	485.54	539.57	596.21	655.62	717.94	783.35	852.03	924.17	1,000.00
26	433.93	485.46	539.47	596.10	655.50	717.82	783.23	851.93	924.11	1,000.00
27	433.87	485.38	539.37	595.99	655.37	717.69	783.11	851.82	924.04	1,000.00
28	433.81	485.30	539.27	595.87	655.24	717.55	782.97	851.71	923.97	1,000.00
29	433.75	485.22	539.17	595.75	655.10	717.40	782.83	851.58	923.90	1,000.00
30	433.70	485.14	539.07	595.62	654.96	717.25	782.68	851.45	923.80	1,000.00
31	433.65	485.07	538.97	595.50	654.82	717.08	782.51	851.30	923.70	1,000.00
32	433.62	485.01	538.88	595.38	654.66	716.92	782.33	851.14	923.59	1,000.00
33	433.60	484.96	538.80	595.26	654.51	716.74	782.14	850.96	923.47	1,000.00
34	433.61	484.93	538.72	595.14	654.35	716.54	781.92	850.76	923.34	1,000.00
35	433.64	484.92	538.66	595.03	654.18	716.32	781.69	850.54	923.19	1,000.00
36	433.70	484.92	538.61	594.90	653.99	716.08	781.42	850.29	923.02	1,000.00
37	433.78	484.94	538.55	594.76	653.77	715.81	781.12	850.01	922.83	1,000.00
38	433.88	484.97	538.48	594.60	653.53	715.50	780.78	849.69	922.62	1,000.00
39	434.01	484.99	538.40	594.42	653.25	715.15	780.40	849.34	922.38	1,000.00
40	434.13	485.00	538.30	594.20	652.93	714.75	779.97	848.94	922.12	1,000.00
41	434.25	485.01	538.18	593.95	652.57	714.30	779.48	848.50	921.82	1,000.00
42	434.37	484.99	538.02	593.65	652.14	713.79	778.93	847.99	921.48	1,000.00
43	434.47	484.94	537.82	593.30	651.66	713.20	778.31	847.42	921.10	1,000.00
44	434.54	484.86	537.56	592.88	651.09	712.53	777.60	846.78	920.67	1,000.00
45	434.59	484.73	537.25	592.39	650.45	711.77	776.80	846.06	920.19	1,000.00
46	434.60	484.55	536.88	591.82	649.71	710.91	775.90	845.24	919.65	1,000.00
47	434.59	484.33	536.44	591.17	648.87	709.94	774.89	844.33	919.05	1,000.00
48	434.54	484.06	535.93	590.43	647.92	708.85	773.76	843.31	918.37	1,000.00
49	434.45	483.73	535.34	589.59	646.86	707.64	772.49	842.17	917.62	1,000.00
50	434.35	483.36	534.68	588.66	645.70	706.30	771.10	840.91	916.78	1,000.00
51	434.23	482.95	533.97	587.65	644.41	704.81	769.55	839.51	915.84	1,000.00
52	434.11	482.51	533.20	586.54	643.01	703.19	767.84	837.96	914.80	1,000.00
53	433.99	482.05	532.37	585.33	641.46	701.39	765.96	836.25	913.65	1,000.00
54	433.87	481.55	531.45	584.01	639.76	699.41	763.88	834.34	912.38	1,000.00
55	433.74	481.00	530.45	582.55	637.88	697.21	761.55	832.23	910.97	1,000.00
56	433.59	480.38	529.32	580.91	635.77	694.75	758.98	829.90	909.42	1,000.00
57	433.40	479.66	528.05	579.06	633.40	692.02	756.13	827.34	907.71	1,000.00
58	433.13	478.82	526.57	576.96	630.76	689.00	753.02	824.52	905.82	1,000.00
59	432.76	477.80	524.87	574.61	627.86	685.73	749.64	821.47	903.74	1,000.00
60	432.26	476.61	522.98	572.07	624.77	682.26	746.04	818.17	901.46	1,000.00

Net Premiums and Reserve Values per \$1,000.

965

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF												
	Net Annual Premiums.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
0	\$11 97	\$4 74	\$9 68	\$14 83	\$20 20	\$25 81	\$31 66	\$37 77	\$44 14	\$50 78	\$57 71	\$64 98
1	12 28	4 96	10 14	15 54	21 17	27 06	33 19	39 59	46 27	53 23	60 48	68 05
2	12 50	5 20	10 63	16 29	22 20	28 37	34 80	41 51	48 51	55 80	63 40	71 33
3	12 79	5 46	11 15	17 09	23 29	29 76	36 50	43 53	50 86	58 51	66 47	74 77
4	13 10	5 72	11 70	17 93	24 43	31 22	38 29	45 06	53 34	61 35	69 69	78 33
5	13 42	6 01	12 28	18 82	25 64	32 75	40 16	47 89	55 95	64 34	73 08	82 13
6	13 77	6 31	12 88	19 75	26 90	34 36	42 13	50 24	58 68	67 47	76 63	86 16
7	14 13	6 63	13 58	20 72	28 23	36 06	44 21	52 71	61 55	70 77	80 36	90 34
8	14 51	6 96	14 20	21 75	29 63	37 85	46 39	55 30	64 58	74 23	84 27	94 71
9	14 91	7 30	14 91	22 84	31 11	39 72	48 69	58 08	67 75	77 86	88 37	99 23
10	15 34	7 66	15 66	23 99	32 66	41 69	51 11	60 90	71 09	81 67	92 67	104 10
11	15 79	8 16	16 45	25 19	34 29	43 78	53 64	63 91	74 58	85 67	97 18	109 13
12	16 27	8 46	17 27	26 45	36 01	45 96	56 31	67 06	78 24	89 84	101 90	114 40
13	16 77	8 89	18 14	27 79	37 82	48 26	59 10	70 37	82 08	94 23	106 84	119 92
14	17 31	9 34	19 07	29 19	39 72	50 67	62 04	73 86	86 11	98 38	112 06	125 69
15	17 89	9 82	20 04	30 67	41 72	53 20	65 12	77 50	90 34	103 66	117 45	131 72
16	18 48	10 32	21 06	32 21	43 81	55 84	68 34	81 31	94 77	108 69	123 11	137 99
17	19 12	10 85	22 12	33 83	46 00	58 62	71 74	85 33	99 40	113 96	129 01	144 53
18	19 81	11 40	23 24	35 54	48 31	61 56	75 30	89 52	104 25	119 48	135 15	151 31
19	20 53	11 98	24 42	37 34	50 74	64 64	79 03	93 92	109 30	125 18	141 52	158 31
20	21 30	12 59	25 66	39 28	53 29	67 86	82 93	98 59	114 57	131 11	148 11	165 53
21	22 12	13 24	26 98	41 23	55 97	71 24	87 01	103 28	120 04	137 26	154 89	172 95
22	23 00	13 92	28 36	43 31	58 79	74 76	91 25	108 23	125 67	143 55	161 86	180 56
23	23 93	14 64	29 80	45 49	61 70	78 42	95 64	113 33	131 46	150 02	168 99	188 34
24	24 92	15 38	31 31	47 75	64 72	82 20	100 15	118 56	137 39	156 64	176 28	196 28
25	25 99	16 17	32 87	50 11	67 86	86 09	104 78	123 92	143 47	163 42	183 72	204 37
26	27 12	16 99	34 50	52 54	71 07	90 07	109 51	129 39	149 60	170 30	191 29	212 58
27	28 33	17 82	36 18	55 03	74 35	94 14	114 35	134 98	155 98	177 33	198 99	220 98
28	29 63	18 69	37 89	57 56	77 70	98 28	119 28	140 66	162 40	184 48	206 79	229 38
29	31 01	19 56	39 61	60 14	81 11	102 51	124 30	146 45	168 92	191 69	214 71	237 94
30	32 49	20 45	41 39	62 78	84 61	106 83	129 42	152 34	175 56	199 04	222 74	246 60
31	34 07	21 37	43 21	65 49	88 18	111 24	134 64	158 35	182 32	206 51	230 87	255 36
32	35 76	22 32	45 08	68 27	91 85	115 75	139 97	164 46	189 18	214 09	239 09	264 19
33	37 55	23 28	47 00	71 11	95 56	120 34	145 39	170 67	196 14	221 73	247 40	273 10
34	39 47	24 25	48 96	74 00	99 36	125 01	150 30	176 97	203 17	229 45	255 78	282 05
35	41 53	25 30	50 96	76 95	103 24	129 77	156 49	183 34	210 29	237 26	264 19	291 02
36	43 72	26 33	53 00	79 97	107 19	134 60	162 15	189 79	217 45	245 09	272 62	299 98
37	46 07	27 39	55 09	83 05	111 20	139 50	167 88	196 29	224 68	252 95	281 06	308 92
38	48 58	28 48	57 22	86 17	115 26	144 44	173 66	202 84	231 92	260 91	289 45	317 77
39	51 27	29 58	59 38	89 32	119 36	149 43	179 47	209 40	239 14	268 62	297 77	326 51
40	54 14	30 70	61 56	92 51	123 50	154 46	185 29	215 94	246 33	276 36	306 98	335 11
41	57 22	31 83	63 77	95 74	127 67	159 49	191 10	222 45	253 43	283 99	314 04	343 55
42	60 52	32 98	66 00	98 99	131 85	164 51	196 38	228 36	260 45	291 49	321 97	351 91
43	64 05	34 15	68 26	102 24	136 01	169 49	203 59	235 28	267 52	298 84	329 81	360 29
44	67 84	35 33	70 50	105 46	140 14	174 39	208 19	241 42	274 05	306 11	337 67	368 88
45	71 90	36 47	72 71	108 65	144 17	179 20	213 64	247 47	280 71	313 42	345 72	377 68

Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 4½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF											
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	\$72 46	\$89 81	\$88 49	\$97 00	106 87	116 08	124 68	134 67	145 08	155 88	166 98	178 57
21	75 94	84 15	92 70	101 61	110 88	120 58	130 53	140 97	151 78	163 01	174 66	186 75
22	79 68	88 18	97 18	106 45	116 14	126 21	136 68	147 55	158 84	170 58	182 69	195 27
23	83 41	92 41	101 78	111 52	121 68	132 17	143 09	154 44	166 21	178 42	191 06	204 14
24	87 48	96 86	106 65	116 68	127 41	138 39	149 59	161 64	173 91	186 62	199 79	213 36
25	91 68	101 51	111 74	122 38	133 48	144 91	156 81	169 16	181 94	195 15	208 89	222 98
26	96 07	106 37	117 06	128 19	139 74	151 71	164 18	177 09	190 39	204 08	218 23	232 84
27	100 70	111 43	122 66	134 28	146 33	158 88	171 77	185 16	198 99	213 27	227 97	243 07
28	105 66	116 82	128 51	140 64	153 22	166 26	179 79	193 65	207 88	222 58	237 89	253 62
29	110 68	122 41	134 68	147 80	160 41	173 99	188 01	202 45	217 39	232 68	248 39	264 45
30	115 96	128 28	141 08	154 24	167 92	182 05	196 68	211 69	227 05	242 88	259 04	275 58
31	121 53	134 40	147 71	161 49	175 78	190 42	205 55	221 04	237 02	253 32	269 95	286 98
32	127 97	140 79	154 69	169 04	183 84	199 08	214 76	230 82	247 26	264 06	281 19	298 64
33	133 46	147 47	161 94	176 88	192 26	208 06	224 28	240 83	257 77	275 09	292 65	310 55
34	139 08	154 48	169 50	185 08	200 98	217 30	234 08	251 12	268 56	286 39	304 57	322 68
35	146 46	161 67	177 84	193 46	209 92	226 81	244 05	261 69	279 80	297 81	316 80	335 08
36	153 86	169 18	185 43	202 06	219 14	236 66	254 34	272 44	290 96	309 52	328 49	347 54
37	160 51	176 08	193 79	211 00	228 68	246 57	264 88	283 48	302 32	321 46	340 78	360 26
38	167 91	184 92	202 84	220 14	238 88	256 80	275 59	294 47	313 93	333 58	353 24	373 10
39	175 68	193 16	211 16	229 58	248 28	267 25	286 84	306 68	326 84	346 79	366 87	386 06
40	183 36	201 64	220 18	239 11	258 36	277 86	297 65	317 67	337 86	358 19	378 67	399 11
41	191 43	210 24	229 41	248 91	268 68	288 71	308 99	329 43	350 00	370 79	391 45	412 23
42	199 84	219 07	238 88	258 97	279 17	299 90	320 41	341 28	362 36	383 26	404 54	425 38
43	208 06	228 06	248 40	268 98	289 81	310 53	331 98	353 28	374 68	396 94	417 77	438 63
44	216 61	237 28	258 18	279 26	300 58	322 05	343 64	365 27	386 96	408 61	430 15	451 61
45	225 32	246 64	268 09	289 65	311 46	333 28	355 08	377 33	399 37	421 28	443 06	464 68
46	234 15	255 96	277 98	300 14	322 42	344 77	367 15	389 50	411 96	434 29	456 83	477 51
47	243 12	265 51	288 06	311 72	333 46	355 22	378 96	401 60	424 11	446 48	468 49	490 24
48	252 18	275 14	298 22	321 64	344 54	367 68	390 76	413 66	436 39	458 94	480 99	502 78
49	261 34	284 86	308 44	332 06	355 65	379 14	402 50	425 65	448 54	471 11	493 31	515 11
50	270 69	294 64	318 78	342 79	366 76	390 58	414 20	437 54	460 58	483 49	506 15	528 27
51	279 92	304 51	329 07	356 54	377 86	401 96	425 79	449 39	472 41	495 11	517 47	539 34
52	289 92	314 42	339 42	364 27	388 91	413 26	437 27	460 89	484 09	506 86	529 38	551 44
53	299 77	324 84	349 76	374 96	399 86	424 48	448 28	472 30	495 61	518 66	541 30	563 61
54	308 28	334 26	360 05	385 56	410 70	435 44	459 72	483 59	507 07	530 26	553 21	575 97
55	317 69	344 18	370 27	395 04	421 39	446 25	470 78	494 81	518 58	542 09	565 43	588 56
56	327 11	353 92	380 87	405 87	431 91	457 00	481 70	506 08	530 21	554 14	577 88	601 43
57	336 46	363 61	390 89	416 65	442 92	468 68	493 72	517 50	542 09	566 47	590 64	614 09
58	345 69	373 15	400 12	426 61	452 69	478 44	503 91	529 19	554 26	579 17	603 74	627 98
59	354 77	382 58	409 80	436 68	462 46	488 37	513 98	539 19	564 77	589 62	614 31	638 48
60	363 71	391 81	419 47	446 78	472 80	500 61	527 20	553 58	579 69	605 35	630 85	656 45
61	372 64	401 08	429 28	457 14	484 79	513 23	539 49	565 37	591 53	617 38	643 54	670 15
62	381 39	410 49	439 29	467 85	496 19	524 28	552 11	579 44	606 59	633 28	659 80	686 80
63	390 38	420 16	449 70	479 01	508 05	536 83	565 10	592 98	620 33	647 68	675 09	702 27
64	399 68	430 24	460 59	490 68	520 46	549 72	579 50	608 90	638 29	667 60	696 74	725 14
65	409 38	440 84	472 01	502 98	533 73	563 06	592 51	621 87	651 25	680 49	709 86	738 88

Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

—AMERICAN EXPERIENCE 4½ PER CENT.—

(The Reserve is equivalent to the face of the Policy at Age 96.)

Age at Issue.	RESERVES AT THE END OF								
	24 Years.	25 Years.	26 Years.	27 Years.	28 Years.	29 Years.	30 Years.	31 Years.	32 Years.
25	\$190 68	\$208 06	\$215 94	\$229 25	\$242 99	\$257 13	\$271 68	\$286 58	\$301 80
26	199 28	212 21	225 88	239 38	253 60	269 19	283 18	298 48	314 14
27	208 23	221 72	235 59	249 87	264 55	279 59	294 94	310 22	326 77
28	217 06	231 00	245 88	260 70	275 58	291 30	307 11	323 28	339 68
29	227 38	241 82	256 65	271 85	287 41	303 31	319 54	336 06	352 85
30	237 45	252 97	267 60	283 31	299 39	315 62	332 23	349 18	366 26
31	247 84	263 23	277 87	295 05	311 48	328 20	345 19	362 43	379 89
32	258 56	274 40	290 59	307 11	323 98	341 08	358 38	375 96	393 73
33	269 56	285 88	302 50	319 43	336 64	354 11	371 80	389 69	407 75
34	280 86	297 61	314 66	332 00	349 59	367 40	385 42	403 60	421 91
35	292 45	309 68	327 09	344 51	362 79	380 90	399 23	417 68	436 29
36	304 29	321 89	339 75	357 83	376 12	394 58	413 17	431 86	450 89
37	316 59	334 38	352 62	371 05	389 66	406 40	427 23	445 12	465 04
38	328 70	347 09	365 69	384 45	403 35	423 35	441 40	460 47	479 53
39	341 24	360 00	378 93	398 00	417 17	436 39	455 64	474 86	494 01
40	353 97	373 06	392 38	411 67	431 06	450 53	469 91	489 24	508 46
41	366 86	386 50	405 64	425 42	445 05	464 64	484 18	503 68	522 82
42	379 90	399 54	419 44	439 27	459 07	478 80	498 41	517 84	537 06
43	393 06	413 08	433 12	453 14	473 08	492 90	512 54	531 93	551 14
44	406 31	426 58	446 84	467 01	487 06	506 94	526 68	545 96	565 02
45	419 63	440 13	460 65	480 84	500 96	520 84	540 46	559 74	578 68
46	432 39	453 67	474 22	494 60	514 73	534 60	554 13	573 31	592 14
47	446 34	467 17	487 61	508 22	528 35	548 15	567 53	586 68	605 48
48	459 64	480 58	501 28	521 99	541 77	561 48	580 85	599 91	618 78
49	472 86	493 87	514 59	534 96	554 96	574 62	593 97	613 07	631 97
50	485 96	507 00	527 69	548 61	567 97	587 62	607 02	626 22	645 26
51	498 90	519 38	540 58	560 87	580 84	600 56	620 07	639 43	658 63
52	511 64	532 65	553 29	573 60	593 68	613 51	633 20	652 73	672 10
53	524 17	545 18	565 87	586 39	606 50	626 58	646 43	666 15	685 68
54	536 52	557 60	578 41	599 01	619 43	639 70	659 79	679 69	699 24
55	548 78	570 00	591 01	611 84	632 51	653 00	673 39	693 24	712 84
56	561 02	582 47	603 74	624 84	645 78	666 48	686 88	706 85	726 60
57	573 35	595 08	616 65	638 02	659 30	679 99	700 44	720 63	740 76
58	586 84	607 90	629 26	651 42	672 69	693 61	714 23	734 64	755 42
59	599 95	620 93	643 11	664 89	686 80	707 44	728 52	749 64	770 58
60	611 50	634 23	656 55	678 50	700 16	721 77	743 41	764 88	785 79
61	624 74	647 63	670 15	692 66	714 58	736 75	758 72	780 22	801 48
62	638 11	661 23	684 06	706 83	729 69	752 25	774 27	795 29	814 99
63	651 69	675 17	698 57	722 02	745 27	767 92	789 43	809 77	829 42
64	665 64	689 74	713 87	737 81	761 11	783 26	804 19	824 47	844 43
65	680 28	705 15	729 81	753 88	776 55	798 22	819 12	839 69	859 51
66	695 61	721 26	746 68	769 58	791 83	813 59	834 61	854 47	874 53
67	712 09	737 69	762 09	784 99	807 25	829 17	849 69	869 47	889 25
68	728 74	753 88	777 65	800 58	823 34	844 56	865 32	885 24	904 59
69	745 18	769 79	793 63	817 10	839 06	859 08	878 94	898 10	916 00
70	761 37	786 08	810 40	833 17	851 80	869 32	886 04	900 00	.....

Net Premiums and Reserve Values per \$1,000.

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE 41½ PER CENT.

RESERVES AT THE END OF										
Age at Issue.	34 Years.	35 Years.	36 Years.	37 Years.	38 Years.	39 Years.	40 Years.	41 Years.	42 Years.	43 Years.
23	\$333 28	\$349 47	\$365 92	\$382 62	\$399 53	\$416 68	\$433 89	\$451 27	\$468 74	\$486 26
24	346 37	362 91	379 68	396 67	413 88	431 19	448 66	466 21	483 83	501 41
25	359 73	376 88	393 88	410 93	428 36	445 91	463 55	481 24	498 96	516 63
26	373 33	390 42	407 88	425 37	443 01	460 74	478 58	496 34	514 13	531 88
27	387 15	404 60	422 22	439 36	457 79	475 67	493 58	511 46	529 28	546 96
28	401 18	418 89	436 73	454 67	472 65	490 66	508 65	526 57	544 38	562 03
29	415 98	433 32	451 37	469 45	487 58	505 68	523 70	541 62	559 39	576 94
30	429 73	447 89	466 10	484 38	502 54	520 68	538 71	556 59	574 28	591 92
31	444 21	462 54	480 89	499 23	517 49	535 64	553 68	571 42	588 96	606 21
32	458 78	477 26	495 72	514 11	532 39	550 51	568 42	586 09	603 46	620 81
33	473 42	492 01	510 54	528 95	547 21	565 25	583 04	600 54	617 73	634 81
34	488 09	506 76	525 31	543 71	561 89	579 82	597 46	614 77	631 79	648 54
35	502 75	521 48	540 00	558 39	576 41	594 19	611 65	628 80	645 68	662 33
36	517 37	536 06	554 58	572 80	590 72	608 39	625 62	642 66	659 47	676 18
37	531 92	550 57	568 97	587 06	604 82	622 27	639 45	656 41	673 20	689 85
38	546 38	564 90	583 16	601 09	618 71	636 05	653 17	670 12	686 92	703 60
39	560 89	579 03	597 14	614 98	632 44	649 73	666 85	683 82	700 66	717 36
40	574 64	592 94	610 92	628 61	646 08	663 37	680 52	697 53	714 40	731 11
41	588 47	606 65	624 54	642 20	659 68	677 02	694 22	711 27	728 16	744 75
42	602 11	620 21	638 08	655 76	673 29	690 69	707 94	725 02	741 80	758 38
43	615 61	633 69	651 58	669 33	686 94	704 39	721 69	738 67	755 37	771 88
44	629 02	647 14	665 12	682 95	700 63	718 14	735 34	752 25	768 95	785 60
45	642 41	660 62	678 70	696 61	714 36	731 79	748 98	765 85	782 72	799 61
46	655 88	674 16	692 33	710 33	728 00	745 38	762 54	779 65	796 79	813 79
47	669 32	687 75	706 03	723 96	741 61	759 02	776 36	793 77	811 03	827 68
48	682 88	701 43	719 65	737 56	755 25	772 89	790 55	808 07	825 13	841 55
49	696 62	715 04	733 25	751 23	769 15	787 11	804 92	822 38	839 74	856 41
50	710 12	728 64	746 98	765 18	783 43	801 55	819 19	836 35	853 80	871 14
51	723 72	742 34	760 90	779 50	797 95	815 91	832 97	849 11	864 73	880 11
52	737 48	756 35	775 30	794 10	812 40	829 79	846 23	862 16	877 88	892 88
53	751 49	770 82	789 89	808 66	826 40	843 17	859 41	875 40	890 36	902 60
54	766 04	785 61	804 87	822 77	839 89	856 47	872 79	888 07	900 57	912 33
55	780 98	800 40	818 90	836 40	853 94	870 01	885 62	898 40	910 41	921 19
56	795 84	814 77	832 68	849 99	867 05	883 01	894 08	908 37	919 39	1000 00
57	810 85	828 67	846 41	863 88	880 22	896 60	906 13	917 46	1000 00	.....
58	824 41	842 59	860 49	877 24	890 95	903 85	915 41	1000 00	.....	.....
59	838 61	856 87	874 08	888 12	901 35	913 22	1000 00	.....	.....	.....
60	853 90	870 65	885 10	898 68	910 87	1000 00	.....	.....	.....	.....
61	867 01	881 86	895 38	908 36	1000 00	.....	.....	.....	.....	.....
62	878 40	892 78	905 67	1000 00	.....	.....	.....	.....	.....	.....
63	889 51	902 80	1000 00	.....	.....	.....	.....	.....	.....	.....
64	899 72	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
65	1900 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY LIFE POLICIES

AMERICAN EXPERIENCE 4½ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

RESERVES AT THE END OF											
44 Years.	45 Years.	46 Years.	47 Years.	48 Years.	49 Years.	50 Years.	51 Years.	52 Years.	53 Years.	54 Years.	
\$503 81	\$521 33	\$538 79	\$556 14	\$573 34	\$590 34	\$607 11	\$623 60	\$639 79	\$655 70	\$671 86	
519 05	536 59	554 02	571 91	588 99	606 24	621 89	638 07	654 08	669 79	685 35	
534 26	551 80	569 17	586 34	603 27	619 92	636 27	652 33	668 15	683 76	699 21	
549 46	566 92	584 17	601 19	617 98	634 37	650 52	666 41	682 19	697 63	713 04	
564 54	581 39	599 01	615 84	632 36	648 69	664 58	680 36	695 97	711 46	726 53	
579 49	596 70	613 62	630 25	646 58	662 65	678 52	694 22	709 80	725 26	740 57	
594 26	611 29	628 01	644 44	660 61	676 58	692 37	708 05	723 59	739 00	754 27	
608 82	625 65	642 18	658 46	674 52	690 42	706 13	721 84	737 35	752 72	767 80	
623 15	639 80	656 18	672 35	688 36	704 24	719 99	735 60	751 07	766 28	781 19	
637 28	653 77	670 06	686 16	702 17	718 08	733 75	749 32	764 62	779 66	794 51	
651 23	667 64	683 87	699 98	715 95	731 79	747 48	762 89	778 04	793 00	807 92	
665 07	681 49	697 66	713 76	729 72	745 58	761 09	776 33	791 40	806 43	821 43	
678 84	695 20	711 44	727 52	743 47	759 12	774 51	789 71	804 86	820 04	835 10	
692 60	708 97	725 20	741 28	757 06	772 59	787 91	803 20	818 50	833 69	848 47	
706 36	722 74	738 96	754 89	770 55	786 01	801 48	816 88	832 20	847 11	861 23	
720 12	736 50	752 57	768 39	784 00	799 56	815 15	830 62	845 67	860 99	875 50	
733 88	750 12	766 09	781 85	797 57	813 32	828 94	844 14	858 59	872 25	886 45	
747 51	763 65	779 58	795 46	811 37	827 15	842 52	857 12	870 92	884 23	897 44	
761 06	777 16	793 22	809 30	825 26	840 79	855 55	869 50	883 01	896 32	909 77	
774 59	790 33	807 10	823 24	838 95	853 88	868 00	881 67	895 12	907 72	918 02	
788 30	804 77	821 10	837 00	852 11	866 40	880 23	893 85	906 60	917 03	926 84	
802 28	818 82	834 92	850 23	864 69	878 70	892 50	905 41	915 97	925 91	934 82	
816 39	832 71	848 22	862 88	877 08	891 05	904 14	914 84	924 91	933 94	1000 00	
830 35	846 07	860 94	875 34	889 52	902 78	913 64	923 85	933 01	1000 00	1000 00	
843 79	858 87	873 49	887 87	901 34	912 36	922 72	932 01	1000 00	1000 00	1000 00	
856 67	871 51	886 12	899 80	910 99	921 51	930 95	1000 00	1000 00	1000 00	1000 00	
869 40	884 25	898 15	909 52	920 22	929 82	1000 00	1000 00	1000 00	1000 00	1000 00	
882 25	896 39	907 96	918 85	928 61	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	
894 51	906 29	917 37	927 81	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	
904 51	915 80	925 93	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	
914 12	924 45	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	
922 87	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	
1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	

ORDINARY LIFE POLICY.

AMERICAN EXPERIENCE $\frac{3}{4}$ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	RESERVES AT THE END OF										
	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
20	\$886 82	\$702 12	\$517 29	\$332 35	\$147 27	\$762 06	\$776 57	\$790 85	\$804 95	\$819 00	\$833 06
21	890 70	715 95	531 07	346 07	160 92	775 51	789 86	804 02	818 14	832 29	846 38
22	914 53	729 73	544 80	359 73	174 39	788 81	803 04	817 23	831 45	845 55	859 59
23	928 32	743 47	558 87	373 21	187 70	802 01	816 23	830 57	844 74	858 54	871 66
24	942 06	757 15	571 97	386 54	200 93	815 27	829 64	843 89	857 77	870 95	883 43
25	955 75	770 66	585 81	399 78	214 21	828 66	842 99	856 95	870 21	882 78	894 89
26	969 27	784 01	598 57	413 06	227 64	842 04	856 08	869 45	882 04	894 25	906 28
27	982 64	797 29	611 90	426 55	241 04	855 17	868 60	881 29	893 58	905 68	917 01
28	995 94	810 64	625 97	439 98	254 21	867 72	880 50	892 87	905 05	916 46	927 59
29	1009 32	824 15	638 86	453 19	266 80	879 66	892 12	904 39	915 87	926 27	936 10
30	1022 85	837 68	652 11	466 82	278 78	891 83	903 69	915 25	926 72	937 02	947 00
31	1036 42	850 96	664 73	479 84	290 49	902 94	914 60	926 14	937 11	947 15	956 88
32	1050 05	863 68	676 85	492 60	302 15	913 91	925 52	936 56	946 97	956 00	965 00
33	1063 52	876 80	688 98	505 32	313 17	922 87	934 89	945 89	955 00	964 00	973 00
34	1077 68	887 66	700 44	517 59	322 17	931 88	943 63	954 00	963 00	972 00	981 00
35	1091 60	899 50	711 57	529 42	330 73	939 06	950 00	960 00	969 00	978 00	987 00
36	1105 50	910 69	722 66	540 94	338 46	946 00	956 00	966 00	975 00	984 00	993 00
37	1119 75	919 89	732 81	552 82	346 06	953 00	963 00	973 00	982 00	991 00	1000 00
38	1133 96	928 54	743 13	564 00	353 00	960 00	970 00	980 00	989 00	998 00	1000 00
39	1147 72	936 41	754 00	575 00	360 00	967 00	977 00	987 00	996 00	1000 00	1000 00
40	1161 64	1000 00	765 00	586 00	367 00	974 00	984 00	994 00	1000 00	1000 00	1000 00
41	1000 00	1000 00	776 00	597 00	374 00	981 00	991 00	1000 00	1000 00	1000 00	1000 00

Age at Issue.	RESERVES AT THE END OF										
	66 Years.	67 Years.	68 Years.	69 Years.	70 Years.	71 Years.	72 Years.	73 Years.	74 Years.	75 Years.	76 Years.
20	\$847 05	\$660 64	\$473 56	\$285 77	\$97 60	\$909 25	\$920 14	\$929 08	\$937 45	\$944 98	\$950 00
21	869 98	672 96	486 23	297 11	108 81	919 76	928 72	937 15	944 71	950 00	955 00
22	872 33	684 66	496 60	308 36	119 36	928 37	936 84	944 44	950 00	955 00	960 00
23	884 05	696 06	507 88	318 94	127 99	936 51	944 14	950 00	955 00	960 00	965 00
24	895 49	707 37	518 50	327 60	136 16	943 84	950 00	955 00	960 00	965 00	970 00
25	906 84	718 03	527 18	335 79	143 52	950 00	955 00	960 00	965 00	970 00	975 00
26	917 63	728 74	535 40	343 17	150 00	956 00	961 00	966 00	971 00	976 00	981 00
27	928 28	739 49	542 81	350 00	156 00	962 00	967 00	972 00	977 00	982 00	987 00
28	938 56	749 89	550 00	356 00	162 00	968 00	973 00	978 00	983 00	988 00	993 00
29	948 03	759 00	556 00	362 00	168 00	974 00	979 00	984 00	989 00	994 00	999 00
30	1000 00	1000 00	562 00	368 00	174 00	980 00	985 00	990 00	995 00	1000 00	1000 00

Net Premiums and Reserve Values per \$1,000

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10-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

(The Reserve is equivalent to the face of the Policy at age 96.)

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
17	\$20.75	\$42.56	\$65.48	\$89.58	\$114.91	\$141.56	\$169.57	\$199.03	\$230.02	\$262.61	\$298.26
18	21.20	43.47	66.39	91.51	117.99	144.61	173.22	203.82	234.97	268.26	304.16
19	21.66	44.43	67.36	93.68	119.98	147.79	177.08	207.79	240.13	274.16	310.30
20	22.15	45.48	69.90	95.88	122.67	151.11	181.00	212.44	245.51	280.90	317.69
21	22.66	46.48	71.51	97.82	125.48	154.66	185.14	217.90	251.12	286.69	324.86
22	23.19	47.57	73.18	100.11	128.41	158.17	189.46	222.36	256.96	293.35	332.35
23	23.74	48.69	74.92	102.46	131.46	161.92	193.96	227.02	263.04	300.29	339.99
24	24.32	49.88	76.78	104.96	134.68	165.88	198.62	233.10	269.37	307.51	347.81
25	24.92	51.10	78.62	107.54	137.94	169.89	203.48	238.81	275.95	315.03	355.83
26	25.54	52.38	80.59	110.28	141.38	174.12	208.56	244.74	282.80	322.68	363.68
27	26.19	53.72	82.63	113.02	144.95	178.52	213.81	250.91	289.92	330.95	371.97
28	26.87	55.10	84.76	115.92	148.67	183.09	219.26	257.31	297.31	339.37	380.42
29	27.59	56.54	86.96	118.94	152.58	187.84	224.95	263.96	304.97	348.12	389.12
30	28.30	58.02	89.26	122.07	156.54	192.76	230.88	270.86	312.93	357.19	398.19
31	28.96	59.58	91.64	125.32	160.69	197.87	236.93	278.00	321.18	366.60	407.60
32	29.66	61.20	94.12	128.68	164.99	203.15	243.26	285.40	329.73	376.35	417.35
33	30.40	62.86	96.66	132.17	169.45	208.68	249.80	293.06	338.57	386.48	427.48
34	31.18	64.58	99.31	135.77	174.06	214.29	256.57	301.00	347.72	396.86	437.91
35	32.00	66.36	102.06	139.49	178.88	220.15	263.57	309.19	357.15	407.60	448.64
36	32.86	68.20	104.86	143.35	183.76	226.20	270.79	317.64	366.88	418.67	459.67
37	33.77	70.11	107.78	147.33	188.84	232.44	278.22	326.33	376.88	430.04	471.04
38	34.72	72.08	110.84	151.44	194.09	238.86	285.87	335.25	387.14	441.79	482.67
39	35.71	74.12	113.91	155.66	199.46	245.44	293.70	344.33	397.63	453.83	494.56
40	36.74	76.20	117.10	159.99	204.98	252.17	301.70	353.70	408.34	466.09	506.81
41	37.81	78.34	120.36	164.41	210.60	259.08	309.84	363.18	419.25	478.26	519.44
42	38.92	80.53	123.70	168.93	216.32	265.99	318.10	372.89	430.36	490.93	532.44
43	39.07	82.76	127.08	173.49	222.09	273.08	326.48	382.60	441.63	503.80	545.81
44	40.26	85.02	130.49	178.69	227.92	280.15	334.94	392.49	453.04	516.87	559.56
45	41.51	87.28	133.91	183.91	233.78	287.81	343.46	402.46	464.57	529.10	573.69
46	42.81	89.55	137.38	187.88	239.66	294.49	352.02	412.50	476.21	543.48	588.21
47	44.16	91.78	140.76	191.96	245.54	301.68	360.61	422.58	487.92	556.98	603.14
48	45.56	94.04	144.18	196.68	251.36	308.87	369.23	432.69	499.67	570.59	618.49
49	47.01	96.28	147.58	201.17	257.25	316.08	377.77	442.78	511.46	584.26	634.16
50	48.51	98.50	150.95	205.78	263.04	323.18	386.28	452.84	523.23	597.97	650.21
51	50.06	100.70	154.27	210.22	268.76	330.18	394.71	462.82	534.95	611.70	666.66
52	51.66	102.85	157.53	214.64	274.39	337.07	403.03	472.69	546.60	625.42	683.42
53	53.31	104.96	160.79	218.95	279.69	343.84	411.19	482.43	558.14	639.03	699.03
54	55.01	107.02	163.85	223.17	285.25	350.44	419.17	491.98	569.58	653.65	715.45
55	56.76	109.02	166.86	227.28	290.42	356.89	426.94	501.81	580.72	668.11	731.71
56	58.56	110.98	169.74	231.11	295.39	362.99	434.42	510.86	591.67	679.42	748.84
57	60.41	112.75	172.48	234.82	300.13	368.86	441.60	519.11	602.34	692.44	766.34

TEN-YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE $\frac{1}{2}$ PER CENT.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	81 90	\$78 89	\$160 91	\$247 78	\$339 26	\$435 59	\$537 04	\$643 89	\$756 45	\$876 04	\$1,000
21	81 92	78 87	160 90	247 74	339 23	435 56	536 99	643 88	756 40	876 01	1,000
22	81 95	78 85	160 87	247 70	339 17	435 49	536 93	643 77	756 35	874 98	1,000
23	81 99	78 84	160 82	247 66	339 12	435 43	536 86	643 71	756 30	874 95	1,000
24	82 02	78 82	160 78	247 63	339 06	435 36	536 79	643 65	756 25	874 92	1,000
25	82 05	78 81	160 76	247 58	339 00	435 29	536 72	643 59	756 20	874 88	1,000
26	82 09	78 29	160 73	247 53	338 94	435 22	536 65	643 52	756 14	874 84	1,000
27	82 13	78 27	160 68	247 48	338 88	435 14	536 57	643 44	756 07	874 80	1,000
28	82 18	78 26	160 65	247 42	328 82	435 06	536 49	643 36	756 00	874 76	1,000
29	82 23	78 23	160 61	247 37	338 74	434 98	536 40	643 27	755 92	874 71	1,000
30	82 28	78 22	160 58	247 31	338 66	434 89	536 29	643 17	755 84	874 66	1,000
31	82 34	78 20	160 53	247 25	338 58	434 79	536 18	643 06	755 75	874 60	1,000
32	82 40	78 17	160 49	247 18	338 49	434 68	536 06	642 94	755 65	874 54	1,000
33	82 47	78 14	160 42	247 11	338 40	434 56	535 94	642 82	755 54	874 47	1,000
34	82 55	78 12	160 38	247 03	338 29	434 44	535 81	642 69	755 42	874 40	1,000
35	82 63	78 10	160 33	246 94	338 18	434 32	535 66	642 54	755 29	874 31	1,000
36	82 72	78 07	160 26	246 84	338 05	434 16	535 49	642 37	755 14	874 21	1,000
37	82 82	78 03	160 20	246 73	337 91	434 00	535 31	642 20	754 98	874 10	1,000
38	82 94	77 99	160 11	246 62	337 75	433 88	535 11	642 00	754 82	873 99	1,000
39	83 06	77 95	160 04	246 50	337 60	433 64	534 92	641 79	754 62	873 87	1,000
40	83 20	77 91	159 96	246 38	337 44	433 44	534 69	641 55	754 42	873 74	1,000
41	83 36	77 88	159 88	246 25	337 27	433 21	534 44	641 30	754 18	873 59	1,000
42	83 53	77 83	159 80	246 11	337 07	432 99	534 18	641 01	753 98	873 41	1,000
43	83 73	77 79	159 71	245 98	336 88	432 78	533 88	640 69	753 63	873 20	1,000
44	83 96	77 75	159 60	245 81	336 66	432 45	533 53	640 31	753 29	872 97	1,000
45	84 22	77 72	159 50	245 64	336 41	432 11	533 13	639 90	752 90	872 72	1,000
46	84 52	77 65	159 37	245 44	336 10	431 71	532 68	639 42	752 46	872 43	1,000
47	84 85	77 59	159 25	245 18	335 74	431 25	532 12	638 95	751 95	872 09	1,000
48	85 23	77 52	159 07	244 89	335 31	430 72	531 51	638 20	751 37	871 70	1,000
49	85 66	77 43	158 84	244 52	334 80	430 08	530 80	637 47	750 72	871 27	1,000
50	86 15	77 31	158 58	244 10	334 24	429 38	529 99	636 64	749 98	870 79	1,000
51	86 69	77 15	158 28	243 63	333 59	428 58	529 09	635 72	749 15	870 25	1,000
52	87 29	77 01	157 98	243 09	332 88	427 69	528 08	634 68	748 24	869 64	1,000
53	87 96	76 84	157 56	242 51	332 06	426 69	526 96	633 58	747 22	868 98	1,000
54	88 71	76 63	157 14	241 84	331 15	425 58	525 71	632 25	746 07	868 29	1,000
55	89 54	76 42	156 66	241 10	330 15	424 35	524 38	630 88	744 81	867 39	1,000
56	90 47	76 17	156 13	240 28	329 04	423 00	522 79	629 25	743 40	866 47	1,000
57	91 50	75 90	155 56	239 38	327 83	421 49	521 08	627 50	741 84	865 45	1,000
58	92 64	75 60	154 92	238 39	326 47	419 82	519 21	625 58	740 11	864 29	1,000
59	93 90	75 28	154 23	237 29	324 98	417 99	517 14	623 44	738 19	863 02	1,000
60	95 38	74 92	153 45	236 08	323 35	415 99	514 85	621 09	736 07	861 61	1,000

Net Premiums and Reserve Values for \$1,000.

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15-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4½ PER CENT.

The Reserve is Equivalent to the Face of the Policy at Age 95.

Age at Issue.	Net Annual Premiums.	RESERVES AT THE END OF						
		1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
20	\$20 36	\$13 57	\$27 52	\$42 77	\$58 47	\$74 96	\$92 29	\$110 48
21	20 71	13 90	28 48	48 79	69 87	78 78	94 50	115 12
22	21 06	14 28	29 18	44 87	61 84	78 64	96 80	115 68
23	21 47	14 69	29 91	45 99	62 87	80 60	99 21	118 76
24	21 87	14 96	30 67	47 16	64 47	82 64	101 72	121 76
25	22 29	15 36	31 47	48 38	66 13	84 76	104 83	124 87
26	22 73	15 76	32 29	49 64	67 86	86 97	107 04	128 11
27	23 20	16 18	33 15	50 96	69 66	89 28	109 88	131 49
28	23 68	16 62	34 05	52 34	71 58	91 68	112 81	134 69
29	24 18	17 07	34 96	53 77	73 49	94 17	115 67	138 05
30	24 71	17 54	35 95	55 26	75 51	96 76	119 05	142 44
31	25 26	18 04	36 97	56 81	77 63	99 45	122 85	146 37
32	25 84	18 56	38 01	58 41	79 81	102 24	125 78	150 45
33	26 45	19 08	39 09	60 06	82 06	105 14	129 82	154 67
34	27 08	19 64	40 23	61 81	84 44	108 14	132 99	159 04
35	27 74	20 22	41 41	63 61	86 87	111 26	136 79	163 66
36	28 43	20 81	42 62	65 46	89 39	114 45	140 72	168 38
37	29 16	21 44	43 88	67 38	91 99	117 78	144 78	173 07
38	29 92	22 07	45 18	69 36	94 69	121 21	148 98	178 05
39	30 72	22 73	46 52	71 42	97 48	124 77	153 31	183 30
40	31 56	23 41	47 91	73 55	100 37	128 48	157 78	188 47
41	32 43	24 13	49 36	75 76	103 35	132 21	162 36	193 89
42	33 36	24 86	50 86	78 02	106 41	136 07	167 06	199 42
43	34 33	25 63	52 39	80 35	109 55	140 08	171 84	205 68
44	35 35	26 40	53 97	82 78	112 75	144 06	176 69	210 70
45	36 43	27 21	55 58	85 16	116 00	148 12	181 58	216 42
46	37 56	28 01	57 21	87 62	119 27	152 21	186 48	222 15
47	38 76	28 86	58 87	90 10	122 56	156 31	191 40	227 90
48	40 02	29 68	60 52	92 56	125 83	160 39	196 30	233 42
49	41 35	30 50	62 16	95 01	129 09	164 47	201 18	239 33
50	42 75	31 35	63 80	97 46	132 35	168 52	206 08	244 97
51	44 23	32 15	65 44	99 91	135 59	172 55	210 84	250 57
52	45 80	32 98	67 09	102 34	138 81	176 58	215 60	256 09
53	47 45	33 80	68 70	104 75	141 98	180 47	220 29	261 68
54	49 19	34 61	70 31	107 13	145 12	184 35	224 89	266 35
55	51 04	35 43	71 91	109 48	148 21	188 15	229 39	272 08
56	53 01	36 28	73 48	111 80	151 24	191 87	233 76	277 05
57	55 09	37 03	75 04	114 09	154 21	195 49	238 01	281 91
58	57 31	37 82	76 58	116 32	157 10	198 99	242 10	286 58
59	59 67	38 59	78 06	118 49	159 89	202 36	246 07	291 00
60	62 20	39 36	79 53	120 59	162 58	205 60	249 74	295 37
61	64 88	40 09	80 95	122 63	165 17	208 67	253 23	299 04
62	67 78	40 82	82 33	124 59	167 62	211 58	256 46	302 66
63	70 87	41 53	83 67	126 44	169 91	214 18	259 36	305 69
64	74 19	42 21	84 92	128 17	172 01	216 54	261 92	308 36
65	77 76	42 86	86 09	129 76	173 89	218 61	264 09	316 48

Net Premiums and Reserve Values for \$10,000

16-PREMIUMS LIFE POLICY AMERICAN EXPERIENCE CO. PER ANNUM

(The Reserve is Equivalent to the Face of the Policy at Age 95.)

Age at Issue	RESERVE AT THE END OF									
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.	16 Years.	17 Years.
20	123 58	149 62	176 74	202 89	228 17	254 64	280 34	306 36	332 36	358 36
21	132 68	158 29	174 81	197 82	221 81	246 84	272 64	300 29	327 29	354 29
22	135 91	154 36	179 06	202 27	226 66	252 26	279 22	307 51	335 03	362 51
23	139 27	160 83	183 47	207 25	232 23	258 47	286 03	315 03	343 03	371 03
24	142 78	164 87	188 07	212 43	238 03	264 91	293 16	322 83	350 83	378 83
25	146 44	169 09	192 86	217 83	244 05	271 60	300 54	330 86	359 86	388 86
26	150 23	173 44	197 83	223 43	250 82	278 56	308 21	339 37	369 37	399 37
27	154 17	178 06	203 00	228 26	256 82	286 77	316 17	348 12	378 12	408 12
28	158 29	182 72	208 88	235 30	263 58	293 26	324 44	357 19	387 19	417 19
29	162 65	187 66	213 95	241 58	270 58	301 68	333 01	366 80	396 80	426 80
30	166 98	192 79	219 73	248 09	277 84	309 08	341 89	376 35	406 35	436 35
31	171 57	198 00	225 72	254 82	285 36	317 43	351 08	386 43	416 43	446 43
32	176 82	203 46	231 93	261 80	293 16	326 05	360 59	396 85	426 85	456 85
33	181 24	209 12	238 86	269 03	301 21	334 97	370 49	407 60	437 60	467 60
34	186 85	214 95	245 01	276 50	309 53	344 17	380 52	418 67	448 67	478 67
35	191 62	221 04	251 87	284 21	318 10	353 64	390 93	429 04	459 04	489 04
36	197 07	227 23	258 96	292 14	326 92	363 38	401 66	441 70	471 70	501 70
37	202 70	233 74	266 24	300 30	335 86	373 36	412 54	453 63	483 63	513 63
38	208 50	240 35	273 73	308 67	345 26	383 66	423 71	465 82	495 82	525 82
39	214 46	247 16	281 41	317 23	354 71	393 96	435 10	478 26	508 26	538 26
40	220 58	254 18	289 25	325 95	364 35	404 54	449 70	492 98	522 98	552 98
41	226 84	261 26	297 22	334 82	374 16	415 83	458 43	503 80	533 80	563 80
42	233 20	268 47	305 81	343 81	384 09	426 24	470 45	516 67	546 67	576 67
43	239 65	276 75	313 50	352 91	394 12	437 28	483 54	530 10	560 10	590 10
44	246 16	283 15	321 75	362 06	404 26	448 41	494 75	543 46	573 46	603 46
45	252 72	290 07	330 05	371 30	414 43	459 68	507 06	556 99	586 99	616 99
46	259 30	298 01	338 88	380 54	424 64	470 87	519 43	570 68	600 68	630 68
47	266 88	306 46	346 71	389 79	434 87	482 14	531 84	584 26	614 26	644 26
48	272 44	312 86	355 00	399 00	445 06	493 59	544 24	597 47	627 47	657 47
49	278 96	320 22	363 23	408 16	455 20	504 58	556 52	611 77	641 77	671 77
50	285 43	327 52	371 40	417 23	465 24	515 70	568 95	625 42	655 42	685 42
51	291 82	334 73	379 45	426 18	475 16	526 76	581 18	639 05	669 05	699 05
52	298 13	341 83	387 87	435 98	484 93	537 56	593 28	652 65	682 65	712 65
53	304 31	348 75	395 15	445 60	494 51	548 25	605 21	666 11	696 11	726 11
54	310 34	355 55	402 53	455 06	504 84	558 68	616 92	679 42	709 42	739 42
55	316 21	362 19	410 01	464 14	513 89	568 77	628 33	692 54	722 54	752 54
56	322 69	368 46	417 06	473 97	523 63	578 57	639 54	705 44	735 44	765 44
57	327 34	374 56	423 80	483 45	533 97	588 00	650 36	718 11	748 11	778 11
58	332 58	380 34	430 20	493 58	543 90	597 04	660 81	730 56	760 56	790 56
59	337 50	386 78	436 17	503 16	554 38	605 66	670 89	743 83	773 83	803 83
60	342 10	390 41	441 70	508 28	565 24	618 88	680 62	754 83	784 83	814 83
61	346 32	396 40	446 70	513 64	575 55	621 23	690 02	766 69	796 69	826 69
62	350 11	399 47	451 14	518 89	584 51	628 40	699 11	778 77	808 77	838 77
63	353 42	402 99	455 09	524 21	594 86	635 14	707 30	790 58	820 58	850 58
64	356 21	405 97	458 35	529 75	604 75	641 45	716 36	803 22	833 22	863 22
65	358 52	408 47	461 23	534 73	610 23	647 33	724 47	813 80	843 80	873 80

FIFTEEN YEAR ENDOWMENT POLICY

AMERICAN EXPERIENCE CO. PER ANNU.

RESERVES AT THE END OF								
Age at Issue	Net Annual Premiums.	1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	6 Years.	7 Years.
25	\$50.54	\$45.87	\$86.10	\$142.34	\$193.21	\$251.86	\$310.45	\$372.13
26	50.54	45.86	86.08	142.31	193.17	251.82	310.40	372.07
27	50.54	45.85	86.06	142.28	193.13	251.76	310.34	372.00
28	50.54	45.84	86.04	142.26	193.10	251.72	310.29	371.94
29	50.54	45.83	86.03	142.23	193.06	251.68	310.23	371.87
30	60.74	45.83	86.02	142.20	193.03	251.63	310.16	371.80
31	50.59	45.82	86.00	142.18	193.99	251.58	310.11	371.73
32	50.54	45.81	85.99	142.15	193.95	251.53	310.04	371.65
33	50.50	45.80	85.97	142.12	193.92	251.48	309.98	371.57
34	50.47	45.79	85.95	142.10	193.88	251.42	309.90	371.48
35	51.08	45.79	85.94	142.06	193.83	251.37	309.84	371.40
36	51.11	45.78	85.93	142.05	193.79	251.32	309.77	371.31
37	51.19	45.78	85.91	142.02	193.76	251.28	309.69	371.21
38	51.29	45.77	85.89	142.00	193.72	251.23	309.61	371.10
39	51.39	45.77	85.88	141.98	193.69	251.14	309.53	370.99
40	51.50	45.77	85.86	141.96	193.65	251.09	309.44	370.88
41	51.62	45.77	85.85	141.94	193.61	251.02	309.35	370.76
42	51.76	45.77	85.87	141.92	193.57	250.94	309.27	370.63
43	51.92	45.77	85.87	141.91	193.54	250.91	309.19	370.55
44	52.09	45.76	85.88	141.92	193.54	250.88	309.13	370.45
45	52.29	45.76	85.89	141.93	193.54	250.87	309.09	370.36
46	52.41	45.75	85.92	141.97	193.57	250.86	309.05	370.28
47	52.76	45.75	85.98	142.02	193.61	250.89	309.02	370.18
48	53.04	45.75	86.04	142.09	193.66	250.97	309.08	370.06
49	53.36	45.74	86.12	142.16	193.72	250.92	309.02	369.91
50	53.73	45.74	86.20	142.25	193.78	250.92	308.88	369.70
51	54.14	45.73	86.28	142.33	193.81	250.87	308.68	369.44
52	54.60	45.69	86.37	142.40	193.82	250.80	308.50	369.13
53	54.12	45.66	86.43	142.43	193.73	250.67	308.26	368.74
54	55.70	45.70	86.47	142.43	193.72	250.60	307.94	368.27
55	56.25	45.74	86.51	142.42	193.63	250.28	307.58	367.73
56	57.08	45.73	86.54	142.41	193.52	250.04	307.16	367.13
57	57.89	45.81	86.57	142.37	193.38	249.75	306.70	366.46
58	58.79	45.86	86.59	142.33	193.22	249.43	306.18	365.72
59	59.80	45.93	86.61	142.28	193.04	249.08	306.61	364.90
60	60.91	45.98	86.63	142.22	192.85	248.69	304.98	363.99
61	62.15	45.92	86.55	142.14	192.64	248.25	304.20	363.00
62	63.52	45.96	86.63	142.10	192.42	247.82	303.56	361.95
63	64.94	45.98	86.73	142.04	192.19	247.38	302.79	360.81
64	66.72	45.98	86.78	142.04	192.93	246.82	301.93	359.55
65	68.69	46.28	86.83	142.92	193.67	246.23	301.00	358.18

Net Premiums and Reserve Values per \$1,000.

FIFTEEN YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE 4½ PER CENT.

AGE AT ISSUE.	RESERVES AT THE END OF							
	8 Years.	9 Years.	10 Years.	11 Years.	12 Years.	13 Years.	14 Years.	15 Years.
20	\$487 08	\$505 48	\$577 52	\$653 40	\$753 86	\$817 60	\$866 40	\$1,000
21	487 02	505 41	577 45	653 33	753 28	817 54	866 38	1,000
22	486 94	505 32	577 36	653 25	753 21	817 48	866 32	1,000
23	486 87	505 25	577 28	653 16	753 13	817 42	866 28	1,000
24	486 79	505 17	577 19	653 07	753 05	817 35	866 24	1,000
25	486 71	505 07	577 09	652 97	752 96	817 28	866 20	1,000
26	486 62	504 98	576 99	652 87	752 86	817 20	866 15	1,000
27	486 53	504 88	576 88	652 78	752 76	817 12	866 09	1,000
28	486 44	504 78	576 78	652 65	752 65	817 02	866 03	1,000
29	486 34	504 66	576 64	652 52	752 52	816 92	865 97	1,000
30	486 24	504 54	576 51	652 38	752 39	816 80	865 90	1,000
31	486 12	504 41	576 37	652 24	752 25	816 68	865 83	1,000
32	486 00	504 26	576 21	652 07	752 10	816 55	865 74	1,000
33	485 87	504 12	576 05	651 90	751 93	816 41	865 65	1,000
34	485 74	503 96	575 88	651 72	751 75	816 28	865 55	1,000
35	485 60	503 80	575 69	651 52	751 56	816 08	865 44	1,000
36	485 46	503 63	575 49	651 31	751 34	815 89	865 31	1,000
37	485 31	503 45	575 29	651 08	751 11	815 68	865 17	1,000
38	485 17	503 26	575 07	650 84	750 85	815 45	865 02	1,000
39	485 02	503 07	574 83	650 58	750 56	815 19	864 84	1,000
40	484 89	502 88	574 58	650 26	750 24	814 89	864 65	1,000
41	484 74	502 68	574 29	649 91	749 87	814 56	864 43	1,000
42	484 56	502 40	573 94	649 51	749 46	814 18	864 18	1,000
43	484 35	502 09	573 55	649 06	748 98	813 75	863 89	1,000
44	484 09	501 72	573 09	648 63	748 44	813 27	863 57	1,000
45	483 77	501 29	572 55	647 93	747 82	812 72	863 21	1,000
46	483 38	500 77	571 93	647 23	747 11	812 09	862 80	1,000
47	482 93	500 18	571 22	646 44	746 30	811 38	862 34	1,000
48	482 39	499 49	570 40	645 54	745 39	810 58	861 82	1,000
49	481 75	498 70	569 47	644 52	744 37	809 68	861 23	1,000
50	481 04	497 80	568 43	643 38	743 28	808 68	860 58	1,000
51	480 24	496 81	567 27	642 11	741 95	807 55	859 86	1,000
52	479 34	495 70	565 97	640 69	740 54	806 32	859 05	1,000
53	478 36	494 48	564 54	639 13	718 97	804 98	858 14	1,000
54	477 26	493 12	562 96	637 42	717 23	803 40	857 14	1,000
55	476 06	491 63	561 23	635 51	715 31	801 70	856 08	1,000
56	474 76	489 01	560 32	633 41	713 30	799 83	854 79	1,000
57	473 35	486 24	557 24	631 12	710 86	797 75	853 42	1,000
58	471 81	483 31	554 96	628 58	708 28	795 44	851 88	1,000
59	470 12	481 18	552 43	625 79	705 42	792 89	850 20	1,000
60	418 27	481 83	549 64	622 68	702 24	790 05	858 34	1,000

Net Premiums and Reserve Values per \$1,000

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20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4 1/2 PER CENT.

(The Reserve is equivalent to the face of the Policy at age 90.)

		RESERVE AT THE END OF										
Age at Issue.	Net Annual Premiums.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$17 02	\$10 11	\$20 71	\$31 82	\$43 47	\$55 70	\$68 58	\$81 98	\$96 10	\$110 91	\$126 45	\$142 75
21	17 37	10 37	21 25	32 66	44 62	57 18	70 34	84 15	98 64	113 88	129 77	146 49
22	17 68	10 65	21 83	33 54	45 83	58 72	72 23	86 41	101 28	116 67	133 23	150 89
23	18 01	10 95	22 43	34 47	47 09	60 33	74 21	88 77	104 08	120 65	136 84	154 44
24	18 35	11 26	23 08	35 44	48 41	62 01	76 27	91 28	106 91	123 85	140 89	158 66
25	18 71	11 58	23 72	36 44	49 78	63 76	78 42	93 79	109 90	126 79	144 49	163 06
26	19 09	11 91	24 43	37 49	51 20	65 58	80 65	96 45	113 00	130 85	148 55	167 62
27	19 48	12 26	25 11	38 58	52 69	67 48	82 98	99 23	116 24	134 08	152 77	172 96
28	19 89	12 63	25 85	39 71	54 24	69 46	85 40	102 10	119 60	137 94	157 15	177 37
29	20 32	13 02	26 62	40 90	55 85	71 51	87 91	105 10	123 10	141 95	161 69	182 37
30	20 78	13 40	27 43	42 18	57 52	73 64	90 53	108 21	126 78	146 11	166 40	187 64
31	21 25	13 81	28 28	43 41	59 27	75 87	93 25	111 45	130 49	150 42	171 28	193 13
32	21 75	14 24	29 14	44 74	61 08	78 18	96 07	114 79	134 89	154 86	176 83	198 78
33	22 27	14 68	30 04	46 18	62 96	80 58	99 00	118 27	138 42	159 51	181 57	204 64
34	22 81	15 14	31 06	47 58	64 93	83 06	102 04	121 87	142 01	164 80	186 93	210 70
35	23 39	15 64	31 98	49 08	66 96	85 65	105 18	125 60	146 98	169 27	192 59	216 95
36	23 99	16 13	33 00	50 68	68 08	88 31	108 43	129 46	151 44	174 89	198 96	223 86
37	24 63	16 64	34 05	52 24	71 23	91 08	111 81	133 47	156 07	179 68	204 80	229 99
38	25 30	17 13	35 15	53 90	73 50	93 95	115 81	137 60	160 86	185 11	210 41	236 76
39	26 00	17 76	36 29	55 64	75 85	96 94	118 63	141 88	165 79	190 71	216 67	243 68
40	26 75	18 33	37 48	57 45	78 29	100 01	122 67	146 27	170 85	196 44	223 04	250 70
41	27 53	18 95	38 71	59 39	80 84	103 21	126 52	150 79	176 04	202 27	229 52	257 83
42	28 36	19 58	40 00	61 27	83 42	106 48	130 47	155 41	181 81	208 19	236 08	265 08
43	29 23	20 24	41 32	63 27	86 10	109 85	134 51	160 11	186 65	214 17	242 70	272 29
44	30 16	20 92	42 69	65 82	88 85	113 27	138 60	164 85	192 04	220 20	249 36	279 57
45	31 15	21 63	44 09	67 49	91 65	116 75	142 34	169 63	197 46	226 26	256 05	286 87
46	32 19	22 34	45 53	69 59	94 49	120 25	146 89	174 44	203 91	232 32	262 73	294 15
47	33 30	23 08	46 99	71 74	97 39	123 77	151 07	179 26	208 86	238 89	269 59	301 41
48	34 48	23 82	48 45	73 91	100 18	127 29	155 25	184 08	213 80	244 42	276 01	308 61
49	35 74	24 56	49 92	76 07	103 04	130 82	159 43	188 89	219 21	250 43	282 69	315 73
50	37 07	25 31	51 39	78 26	105 92	134 37	163 62	193 69	224 61	256 40	289 11	322 78
51	38 49	26 08	52 89	80 47	108 82	137 98	167 82	198 49	229 99	262 83	295 56	329 92
52	40 01	26 88	54 40	82 70	111 73	141 50	172 01	203 29	236 84	268 20	301 92	336 55
53	41 62	27 61	55 93	84 95	114 66	145 04	176 21	208 05	240 65	274 01	308 18	343 25
54	43 34	28 40	57 47	87 21	117 60	148 67	180 40	213 90	245 90	279 72	314 34	349 61
55	45 19	29 20	59 09	89 48	120 57	152 26	184 58	217 51	251 09	286 36	320 37	356 17
56	47 17	30 00	60 91	91 79	123 59	155 86	188 73	222 17	256 22	290 89	326 23	362 83
57	49 28	30 82	62 20	94 11	126 53	159 44	192 86	226 80	261 28	296 28	331 82	368 95
58	51 55	31 68	63 81	96 44	129 51	163 02	196 97	231 96	266 20	301 52	337 88	375 88
59	53 99	32 50	65 49	98 73	132 43	166 67	201 08	236 53	270 99	306 55	342 59	379 19
60	56 61	33 35	67 08	101 08	135 40	170 11	205 02	240 19	276 64	311 39	347 52	394 44

20-PREMIUMS LIFE POLICY.

AMERICAN EXPERIENCE 4% PER ANNU.

(The Reserve is equivalent to the face of the Policy at age 65.)

Age at Issue.	RESERVE AT THE END OF										* Reserve Values on Paid-up Life Policies per \$1,000.	
	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	Present Age.	Net Single Premium or Reserve.	Present Age.
20	159 86	177 81	196 64	216 41	237 15	258 93	281 78	305 76	330 95	20	217 45	60 556 98
21	164 04	182 44	201 75	222 02	243 28	265 59	289 00	313 58	339 37	21	221 16	61 570 59
22	168 38	187 26	207 07	227 85	249 65	272 51	296 51	321 69	348 11	22	225 02	62 584 36
23	172 91	192 28	212 60	233 91	256 26	279 70	304 30	330 11	357 19	23	229 05	63 597 97
24	177 62	197 50	218 35	240 20	263 13	287 16	312 38	338 84	366 60	24	233 25	64 611 79
25	182 52	202 92	224 31	246 74	270 24	294 90	320 76	347 89	376 35	25	237 04	65 625 42
26	187 60	208 54	230 50	253 50	277 63	302 92	329 45	357 26	386 43	26	242 23	66 639 03
27	192 88	214 88	236 91	260 53	285 28	311 23	338 43	366 95	396 85	27	247 01	67 652 63
28	198 35	220 43	243 56	267 80	293 21	319 83	347 72	376 96	407 60	28	251 99	68 666 11
29	204 01	226 69	250 45	275 34	301 40	328 71	357 31	387 27	418 67	29	257 19	69 679 42
30	209 89	233 19	257 58	283 12	309 87	337 87	367 19	397 89	430 04	30	262 61	70 692 54
31	215 98	239 91	264 95	291 16	318 59	347 30	377 35	408 79	441 70	31	268 26	71 706 44
32	222 27	246 84	272 66	299 45	327 58	357 00	387 77	419 95	453 63	32	274 16	72 718 11
33	228 77	254 01	280 39	307 97	336 81	366 93	398 43	431 36	465 82	33	280 30	73 730 56
34	235 49	261 39	288 45	316 73	346 25	377 09	409 31	443 00	478 26	34	286 69	74 742 82
35	242 40	268 98	296 72	325 68	355 90	387 45	420 41	454 86	490 93	35	293 35	75 754 92
36	249 50	276 75	305 18	334 82	365 73	398 00	431 70	466 93	508 89	36	300 29	76 766 39
37	256 78	284 70	313 79	344 12	375 73	408 72	443 16	479 17	516 87	37	307 51	77 778 78
38	264 21	292 79	322 56	353 56	385 87	419 58	454 77	491 57	530 10	38	315 03	78 790 65
39	271 78	301 02	331 45	363 18	396 15	430 57	466 51	504 10	543 48	39	322 83	79 802 27
40	279 46	309 35	340 45	372 81	406 51	441 65	478 35	516 74	556 99	40	330 95	80 813 39
41	287 23	317 78	349 53	382 56	416 95	452 81	490 26	529 46	570 59	41	339 37	81 825 16
42	295 07	326 27	358 67	392 36	427 44	464 01	502 22	542 23	584 26	42	348 12	82 836 33
43	302 97	334 79	367 84	402 19	437 94	475 22	514 19	555 03	597 97	43	357 19	83 847 38
44	310 88	343 33	377 00	412 00	448 43	486 42	526 14	567 81	611 70	44	366 60	84 858 36
45	318 79	351 85	386 15	421 78	458 87	497 55	538 03	580 56	625 42	45	376 35	85 869 39
46	326 67	360 33	395 24	431 49	469 22	508 59	549 34	593 22	639 08	46	386 43	86 880 30
47	334 50	368 75	404 24	441 09	479 45	519 52	561 53	605 78	652 65	47	396 85	87 890 94
48	342 27	377 07	413 13	450 56	489 54	530 28	573 04	618 17	666 11	48	407 60	88 901 05
49	349 93	385 27	421 86	459 86	499 44	540 83	584 35	630 38	679 42	49	418 67	89 910 61
50	357 49	393 33	430 44	468 97	509 11	551 15	595 41	642 35	692 54	50	430 04	90 919 87
51	364 91	401 24	438 83	477 84	518 53	561 18	606 18	654 05	705 44	51	441 70	91 928 38
52	372 20	408 96	446 98	486 46	527 65	570 88	616 62	665 44	718 11	52	453 63	92 937 51
53	379 31	416 46	454 87	494 76	536 41	580 22	626 68	676 49	730 56	53	465 82	93 949 49
54	386 22	423 71	462 46	502 71	544 79	589 14	636 34	687 22	742 82	54	478 26	94 951 05
55	392 89	430 67	469 71	510 27	552 78	597 60	645 59	697 63	754 92	55	490 93	95 956 94
56	399 30	437 30	476 56	517 38	560 19	605 61	654 44	707 75	766 89	56	503 80	96 1,000 00
57	405 40	443 56	482 97	523 99	567 16	613 17	662 92	717 61	778 76	57	516 87	.....
58	411 15	449 39	488 90	530 12	573 67	620 31	671 05	727 21	790 55	58	530 10	.....
59	416 49	454 76	494 36	535 80	579 76	627 07	678 35	736 56	802 22	59	543 48	.....
60	421 43	459 71	499 41	541 10	585 49	633 49	686 32	745 62	813 80	60	.....	.....

Net Premiums and Reserve Values per \$1,000.

1999

• TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE IN PERCENT:

Net Annual Premiums.		RESERVES AT THE END OF									
1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.		
1870	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	1881
1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893
1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905
1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917
1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929
1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941
1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953
1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965
1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977
1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989
1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061
2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073
2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085
2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097
2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109
2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121
2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133
2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145
2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157
2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169
2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181
2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193
2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205
2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217
2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229
2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241
2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253
2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265
2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277
2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289

TWENTY YEAR ENDOWMENT POLICY.

AMERICAN EXPERIENCE $4\frac{1}{2}$ PER CENT.

Age at Issue.	RESERVES AT THE END OF									
	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$422 80	\$474 37	\$528 68	\$585 88	\$646 14	\$709 64	\$776 56	\$847 11	\$921 51	\$1,000 00
21	423 74	474 30	528 60	585 79	646 05	709 54	776 47	847 04	921 47	1,000 00
22	423 68	474 23	528 52	585 70	645 96	709 45	776 39	846 97	921 42	1,000 00
23	423 62	474 16	528 44	585 61	645 86	709 36	776 30	846 89	921 37	1,000 00
24	423 56	474 09	528 36	585 52	645 76	709 26	776 19	846 80	921 32	1,000 00
25	423 51	474 02	528 27	585 42	645 66	709 18	776 08	846 71	921 26	1,000 00
26	423 45	473 95	528 19	585 32	645 58	709 01	775 98	846 61	921 20	1,000 00
27	423 40	473 87	528 09	585 20	645 41	708 89	775 84	846 50	921 13	1,000 00
28	423 35	473 80	527 99	585 09	645 28	708 76	775 70	846 39	921 06	1,000 00
29	423 29	473 72	527 89	584 97	645 14	708 60	775 56	846 26	920 98	1,000 00
30	423 25	473 65	527 80	584 86	645 01	708 45	775 41	846 13	920 89	1,000 00
31	423 20	473 58	527 72	584 74	644 86	708 29	775 24	845 98	920 79	1,000 00
32	423 15	473 51	527 63	584 63	644 72	708 12	775 07	845 82	920 68	1,000 00
33	423 10	473 44	527 54	584 52	644 58	707 95	774 88	845 64	920 55	1,000 00
34	423 04	473 36	527 45	584 42	644 43	707 76	774 68	845 44	920 42	1,000 00
35	423 00	473 29	527 36	584 32	644 27	707 55	774 48	845 23	920 27	1,000 00
36	422 94	473 21	527 27	584 23	644 09	707 31	774 16	844 97	920 10	1,000 00
37	422 88	473 14	527 18	584 09	643 88	707 05	773 87	844 69	919 91	1,000 00
38	422 82	473 06	527 09	583 94	643 65	706 75	773 58	844 37	919 69	1,000 00
39	422 76	472 98	527 00	583 78	643 40	706 41	773 16	844 02	919 45	1,000 00
40	422 69	472 90	526 91	583 59	643 10	706 08	772 73	843 62	919 18	1,000 00
41	422 63	472 82	526 82	583 37	642 75	705 59	772 25	843 18	918 86	1,000 00
42	422 57	472 74	526 73	583 10	642 45	705 09	771 71	842 67	918 54	1,000 00
43	422 50	472 66	526 64	582 78	642 09	704 52	771 09	842 10	918 16	1,000 00
44	422 44	472 58	526 55	582 40	641 85	704 17	770 39	841 46	917 78	1,000 00
45	422 37	472 50	526 46	582 00	641 54	703 80	769 60	840 78	917 24	1,000 00
46	422 31	472 42	526 37	581 53	641 20	703 29	769 11	839 92	916 70	1,000 00
47	422 25	472 34	526 28	581 08	640 83	702 71	768 51	839 01	916 09	1,000 00
48	422 18	472 26	526 19	580 14	640 43	702 15	767 85	838 05	915 40	1,000 00
49	422 12	472 18	526 10	579 63	640 00	701 51	767 11	837 05	914 64	1,000 00
50	422 05	472 10	526 01	579 13	639 54	701 00	766 35	836 05	913 79	1,000 00
51	421 99	472 02	525 92	578 62	639 07	700 44	765 59	835 05	912 85	1,000 00
52	421 92	471 94	525 83	578 11	638 58	700 00	764 83	834 05	911 80	1,000 00
53	421 86	471 86	525 74	577 60	638 08	699 44	764 07	833 05	910 65	1,000 00
54	421 79	471 78	525 65	577 09	637 57	698 90	763 31	832 05	909 36	1,000 00
55	421 73	471 70	525 56	576 58	637 06	698 34	762 55	831 05	908 34	1,000 00
56	421 66	471 62	525 47	576 07	636 55	697 78	761 79	830 05	907 34	1,000 00
57	421 60	471 54	525 38	575 56	636 04	697 23	761 03	829 05	906 33	1,000 00
58	421 53	471 46	525 29	575 05	635 53	696 67	760 27	828 05	905 33	1,000 00
59	421 47	471 38	525 20	574 54	635 02	696 11	759 51	827 05	904 33	1,000 00
60	421 40	471 30	525 11	574 03	634 51	695 55	758 75	826 05	903 33	1,000 00

Present Value of One Dollar per Annum payable at the end of each year. Interest at the following rates, compounded annually.

Years	2 per ct.	3 per ct.	4 per ct.	4½ per ct.	5 per ct.	5½ per ct.	6 per ct.	6½ per ct.	7 per ct.
1	\$.980	\$.971	\$.962	\$.957	\$.952	\$.948	\$.943	\$.939	\$.935
2	1 .942	1 .913	1 .886	1 .873	1 .859	1 .846	1 .833	1 .821	1 .808
3	2 .884	2 .829	2 .775	2 .749	2 .729	2 .698	2 .678	2 .648	2 .624
4	3 .808	3 .717	3 .630	3 .588	3 .546	3 .505	3 .465	3 .426	3 .387
5	4 .714	4 .580	4 .452	4 .390	4 .329	4 .270	4 .212	4 .156	4 .100
6	5 .601	5 .417	5 .242	5 .158	5 .076	4 .996	4 .917	4 .841	4 .767
7	6 .472	6 .230	6 .002	5 .893	5 .786	5 .683	5 .582	5 .485	5 .389
8	7 .326	7 .029	6 .733	6 .596	6 .463	6 .335	6 .210	6 .089	5 .971
9	8 .162	7 .786	7 .435	7 .269	7 .108	6 .952	6 .802	6 .656	6 .515
10	8 .983	8 .530	8 .111	7 .913	7 .722	7 .538	7 .360	7 .189	7 .024
11	9 .787	9 .263	8 .760	8 .529	8 .306	8 .093	7 .887	7 .689	7 .499
12	10 .575	9 .954	9 .385	9 .119	8 .863	8 .619	8 .384	8 .158	7 .943
13	11 .348	10 .636	9 .986	9 .683	9 .394	9 .117	8 .858	8 .600	8 .358
14	12 .106	11 .296	10 .563	10 .223	9 .899	9 .590	9 .295	9 .014	8 .745
15	12 .849	11 .938	11 .118	10 .740	10 .380	10 .038	9 .712	9 .408	9 .108
16	13 .578	12 .561	11 .652	11 .234	10 .838	10 .462	10 .106	9 .768	9 .447
17	14 .292	13 .186	12 .168	11 .707	11 .274	10 .865	10 .477	10 .111	9 .763
18	14 .992	13 .754	12 .659	12 .160	11 .690	11 .246	10 .823	10 .432	10 .059
19	15 .679	14 .344	13 .134	12 .593	12 .095	11 .608	11 .158	10 .735	10 .336
20	16 .351	14 .877	13 .590	13 .008	12 .462	11 .950	11 .470	11 .019	10 .594
21	17 .011	15 .415	14 .029	13 .406	12 .821	12 .275	11 .764	11 .285	10 .836
22	17 .658	15 .937	14 .451	13 .784	13 .168	12 .583	12 .042	11 .538	11 .061
23	18 .292	16 .444	14 .857	14 .148	13 .499	12 .875	12 .308	11 .770	11 .272
24	18 .914	16 .936	15 .247	14 .495	13 .799	13 .152	12 .550	11 .991	11 .469
25	19 .524	17 .413	15 .622	14 .828	14 .094	13 .414	12 .783	12 .198	11 .654
26	20 .121	17 .877	15 .983	15 .147	14 .375	13 .662	13 .003	12 .392	11 .826
27	20 .707	18 .327	16 .330	15 .451	14 .643	13 .898	13 .210	12 .575	11 .987
28	21 .281	18 .764	16 .663	15 .743	14 .898	14 .121	13 .406	12 .746	12 .137
29	21 .844	19 .188	16 .984	16 .022	15 .141	14 .333	13 .591	12 .907	12 .278
30	22 .397	19 .600	17 .292	16 .289	15 .372	14 .534	13 .765	13 .059	12 .409
31	22 .938	20 .000	17 .588	16 .544	15 .593	14 .724	13 .929	13 .201	12 .532
32	23 .468	20 .389	17 .874	16 .789	15 .803	14 .904	14 .084	13 .334	12 .647
33	23 .989	20 .766	18 .148	17 .023	16 .003	15 .075	14 .230	13 .459	12 .754
34	24 .499	21 .132	18 .411	17 .247	16 .193	15 .237	14 .368	13 .577	12 .854
35	24 .999	21 .487	18 .665	17 .461	16 .374	15 .391	14 .498	13 .687	12 .948
36	25 .489	21 .832	18 .908	17 .666	16 .547	15 .536	14 .621	13 .791	13 .035
37	25 .970	22 .167	19 .143	17 .862	16 .711	15 .674	14 .737	13 .888	13 .117
38	26 .441	22 .492	19 .368	18 .050	16 .868	15 .805	14 .846	13 .979	13 .193
39	26 .908	22 .809	19 .584	18 .230	17 .017	15 .929	14 .949	14 .065	13 .265
40	27 .356	23 .115	19 .793	18 .402	17 .159	16 .046	15 .046	14 .146	13 .332

NOTE.—To find the present value of \$1.00 paid at the beginning of each year, abstract one from the number of years desired, find the value opposite such year in the above table, and add \$1.00 to that amount.

Present Value of One Dollar due at the end of any year 1 to 40. Interest at the following rates, compounded annually.

Years	2 per ct.	3 per ct.	4 per ct.	4½ per ct.	5 per ct.	5½ per ct.	6 per ct.	6½ per ct.	7 per ct.
1	\$.9804	\$.9709	\$.9615	\$.9569	\$.9524	\$.9479	\$.9434	\$.9390	\$.9346
2	.9612	.9426	.9246	.9187	.9140	.9094	.9048	.8999	.8954
3	.9426	.9151	.8980	.8903	.8858	.8812	.8766	.8719	.8673
4	.9238	.8965	.8800	.8713	.8667	.8621	.8574	.8527	.8481
5	.9057	.8786	.8625	.8526	.8480	.8434	.8387	.8340	.8293
6	.8880	.8611	.8454	.8345	.8299	.8252	.8205	.8158	.8111
7	.8706	.8439	.8285	.8166	.8120	.8073	.8026	.7979	.7932
8	.8536	.8271	.8120	.8000	.7954	.7907	.7860	.7813	.7766
9	.8368	.8105	.7957	.7836	.7790	.7743	.7696	.7649	.7602
10	.8203	.7942	.7796	.7675	.7629	.7582	.7535	.7488	.7441
11	.8043	.7784	.7640	.7518	.7472	.7425	.7378	.7331	.7284
12	.7886	.7629	.7487	.7364	.7318	.7271	.7224	.7177	.7130
13	.7730	.7475	.7335	.7212	.7166	.7119	.7072	.7025	.6978
14	.7579	.7325	.7187	.7064	.7018	.6971	.6924	.6877	.6830
15	.7430	.7177	.7041	.6918	.6872	.6825	.6778	.6731	.6684
16	.7284	.7032	.6897	.6774	.6728	.6681	.6634	.6587	.6540
17	.7142	.6891	.6757	.6634	.6588	.6541	.6494	.6447	.6400
18	.7002	.6752	.6619	.6496	.6450	.6403	.6356	.6309	.6262
19	.6864	.6615	.6483	.6360	.6314	.6267	.6220	.6173	.6126
20	.6730	.6482	.6351	.6228	.6182	.6135	.6088	.6041	.5994
21	.6598	.6351	.6221	.6098	.6052	.5995	.5948	.5901	.5854
22	.6468	.6222	.6093	.5970	.5924	.5867	.5820	.5773	.5726
23	.6342	.6097	.5969	.5846	.5800	.5743	.5696	.5649	.5602
24	.6217	.5973	.5846	.5723	.5677	.5620	.5573	.5526	.5479
25	.6095	.5852	.5725	.5602	.5556	.5499	.5452	.5405	.5358
26	.5976	.5734	.5607	.5484	.5438	.5381	.5334	.5287	.5240
27	.5859	.5618	.5491	.5368	.5322	.5265	.5218	.5171	.5124
28	.5744	.5503	.5376	.5253	.5207	.5150	.5103	.5056	.5009
29	.5631	.5391	.5264	.5141	.5095	.5038	.4991	.4944	.4897
30	.5521	.5281	.5154	.5031	.4985	.4928	.4881	.4834	.4787
31	.5412	.5172	.5045	.4922	.4876	.4819	.4772	.4725	.4678
32	.5306	.5066	.4939	.4816	.4770	.4713	.4666	.4619	.4572
33	.5202	.4962	.4835	.4712	.4666	.4609	.4562	.4515	.4468
34	.5100	.4860	.4733	.4610	.4564	.4507	.4460	.4413	.4366
35	.5000	.4760	.4633	.4510	.4464	.4407	.4360	.4313	.4266
36	.4902	.4662	.4535	.4412	.4366	.4309	.4262	.4215	.4168
37	.4806	.4566	.4439	.4316	.4270	.4213	.4166	.4119	.4072
38	.4712	.4472	.4345	.4222	.4176	.4119	.4072	.4025	.3978
39	.4619	.4379	.4252	.4129	.4083	.4026	.3979	.3932	.3885
40	.4529	.4289	.4162	.4039	.3993	.3936	.3889	.3842	.3795

Amount of One Dollar at the end of any year from 1 to 40.
Interest at the following rates, compounded annually.

Years	2 per ct.	3 per ct.	4 per ct.	4½ per ct.	5 per ct.	5½ per ct.	6 per ct.	6½ per ct.	7 per ct.
1	\$ 1.020	\$ 1.030	\$ 1.040	\$ 1.045	\$ 1.050	\$ 1.055	\$ 1.060	\$ 1.065	\$ 1.070
2	1.040	1.051	1.082	1.092	1.103	1.113	1.124	1.134	1.145
3	1.061	1.093	1.125	1.141	1.158	1.174	1.191	1.208	1.225
4	1.082	1.126	1.170	1.193	1.216	1.239	1.262	1.286	1.311
5	1.104	1.159	1.217	1.246	1.276	1.307	1.338	1.370	1.403
6	1.126	1.194	1.265	1.302	1.340	1.379	1.419	1.459	1.501
7	1.149	1.230	1.316	1.361	1.407	1.455	1.504	1.554	1.606
8	1.172	1.267	1.369	1.422	1.477	1.535	1.594	1.655	1.718
9	1.195	1.305	1.423	1.483	1.551	1.619	1.689	1.763	1.838
10	1.219	1.324	1.460	1.523	1.593	1.708	1.791	1.877	1.967
11	1.243	1.354	1.509	1.573	1.710	1.802	1.898	1.999	2.105
12	1.268	1.426	1.601	1.676	1.796	1.901	2.012	2.129	2.253
13	1.294	1.469	1.665	1.772	1.886	2.006	2.133	2.267	2.410
14	1.319	1.518	1.732	1.852	1.980	2.116	2.261	2.415	2.579
15	1.346	1.558	1.801	1.935	2.079	2.252	2.397	2.572	2.759
16	1.373	1.605	1.873	2.022	2.183	2.345	2.540	2.759	2.983
17	1.400	1.653	1.948	2.113	2.292	2.485	2.693	2.917	3.159
18	1.428	1.702	2.026	2.208	2.407	2.621	2.854	3.107	3.390
19	1.457	1.754	2.107	2.306	2.527	2.766	3.026	3.309	3.617
20	1.486	1.806	2.191	2.412	2.653	2.918	3.207	3.524	3.870
21	1.516	1.860	2.279	2.520	2.786	3.078	3.400	3.753	4.141
22	1.546	1.916	2.370	2.634	2.925	3.248	3.604	3.937	4.430
23	1.577	1.974	2.465	2.752	3.072	3.426	3.820	4.256	4.741
24	1.608	2.033	2.563	2.876	3.225	3.615	4.049	4.593	5.072
25	1.641	2.094	2.666	3.005	3.386	3.823	4.292	4.839	5.422
26	1.673	2.157	2.772	3.141	3.556	4.023	4.549	5.141	5.807
27	1.707	2.221	2.883	3.282	3.733	4.244	4.822	5.476	6.214
28	1.741	2.288	2.999	3.430	3.920	4.478	5.112	5.832	6.649
29	1.776	2.357	3.119	3.584	4.116	4.724	5.418	6.211	7.114
30	1.811	2.427	3.243	3.745	4.322	4.984	5.743	6.614	7.612
31	1.848	2.500	3.373	3.914	4.538	5.253	6.083	7.044	8.145
32	1.885	2.575	3.508	4.090	4.765	5.547	6.453	7.502	8.713
33	1.922	2.652	3.648	4.274	5.003	5.852	6.841	7.990	9.323
34	1.961	2.732	3.794	4.466	5.233	6.174	7.251	8.509	9.978
35	2.000	2.814	3.946	4.667	5.516	6.514	7.686	9.062	10.677
36	2.040	2.898	4.104	4.877	5.792	6.872	8.147	9.651	11.421
37	2.081	2.986	4.268	5.097	6.081	7.250	8.636	10.279	12.224
38	2.122	3.075	4.439	5.326	6.385	7.649	9.154	10.947	13.078
39	2.165	3.167	4.616	5.566	6.705	8.069	9.704	11.658	13.985
40	2.208	3.262	4.801	5.816	7.040	8.513	10.286	12.416	14.946

LOAN VALUES AND PAID-UP VALUES.

On Combined Term and Renewal Option Policies \$1,000 Each.

Age at Issue.	Continual Payment Whole Life Loan Values.	Paid-up Assurance.	20-Payment Life Loan Values.	Paid-up Assurance.	20-Year Endowment Loan Values.	Paid-up Assurance.
	AT END OF	AT END OF	AT END OF	AT END OF	AT END OF	AT END OF
	1 Year.	2 Years	1 Year.	2 Years	1 Year.	2 Years
25	\$ 8	\$27	\$14	\$52	\$31	\$64
26	8	28	15	53	31	64
27	9	28	15	53	31	64
28	9	29	15	53	31	64
29	9	29	16	53	31	64
30	10	30	16	53	31	64
31	10	30	16	54	31	63
32	11	31	17	54	31	63
33	11	32	17	54	31	63
34	12	32	18	54	31	63
35	12	33	18	55	31	63
36	13	34	19	55	31	63
37	13	35	19	55	31	63
38	14	36	20	55	32	63
39	15	36	20	56	32	63
40	15	37	21	56	32	63
41	16	38	22	56	32	63
42	17	39	22	57	32	63
43	18	40	23	57	32	63
44	18	41	24	57	32	63
45	19	41	24	57	33	62
46	20	42	25	57	33	62
47	21	42	25	57	33	62
48	22	43	26	57	33	62
49	23	43	27	57	33	61
50	24	44	27	56	33	61
51	25	44	28	56	33	61
52	26	45	28	56	33	60
53	27	46	29	56	34	60
54	28	46	30	56	34	60
55	29	47	30	56	34	59
56	30	47	31	56	34	59
57	31	48	32	56	35	59
58	32	49	32	56	35	58
59	33	49	33	56	35	58
60	34	50	34	56	36	58
61	35	50	34	56	36	58
62	36	51	35	56	37	57
63	38	51	36	56	37	57
64	39	52	36	55	37	57
65	40	52	37	55	38	57

NOTE.—The Loan and Surrender Values for succeeding years on these policies will be the same as those under similar forms of accumulation policies, and may be taken from the tables of Surrender Values, for those forms of policies corresponding to the age then actually attained.

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